

NEW YORK, SEPTEMBER 3, 1926

No. 1092

Price 8 Cents

FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

FOX & DAY, BROKERS; OR, THE YOUNG MONEY MAKERS OF WALL STREET.

By A SELF-MADE MAN.

AND OTHER STORIES



As the angry man tried to reach the terrified girl, Day grabbed him by the coattails, while his partner sprang between uncle and niece "Here, this won't do at all," cried Fox. "This young lady is under our protection."

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FOX & DAY, BROKERS

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By A SELF-MADE MAN

CHAPTER I.—In Which Fox & Day Begin Business As Speculators.

"Say, Bart."

"I'm listening."

"I've an idea."

"What is it?"

"We're chums, aren't we?"

"Sure thing."

"Well, what do you say to you and me going into partnership?" said George Fox, looking at his companion, Bart Day.

"Partnership!" exclaimed Bart in some astonishment.

"Yes," nodded Fox.

"I don't see what you're trying to get at. What kind of a partnership?"

"For making money."

"How do you expect to make it? We're employed the best part of the day. Is this some scheme we're to work evenings?"

"No."

"You don't mean that we must shake our jobs to go into it, do you?"

"Not at all. What I propose is that we combine our limited capital, and take turns in playing the market when we catch on to a good tip, or we see some stock that appears to be slated for a steady rise."

"That isn't such a bad proposition. I've got \$60 saved up."

"I've got \$75. We'll start in on a capital of \$100—fifty apiece—that will buy ten shares of any stock on a ten per cent. margin. We'll call the firm Fox & Day. That would look well on an office door some day."

"Fine; but it won't happen very soon."

"Rome wasn't built in a day, Bart. We're young yet, but not too young to become business partners. If we're successful in our speculations we may be able to open up as brokers by and by."

"Fox & Day, Brokers, would look tip-top," said Bart enthusiastically.

"Bet your life it would. That's what I'm looking forward to."

"Then we could have a boy to run our errands."

"Sure; and a pretty stenographer to take dictation and write our letters."

"And two or three clerks to keep our books and look after the details of the business."

"Right; not forgetting a cashier to look after the cash."

"Sounds like a happy dream, doesn't it?"

"I see no reason why, if we put our shoulders to the wheel, we can't make it a stern reality."

"You can count on me doing my share of the hustling," replied Bart.

"Then you're willing to take hold with me and put the thing through—make or break?"

"Yes."

"Shake hands on it."

The two boys shook hands, and thus was begun a partnership that eventually landed the two boys well up on fortune's ladder, even before the law gave them the right to vote.

George Fox and Bart Day were schoolmates at the same grammar school before they entered Wall Street as messengers for Nelson Decker and Heath & Co., respectively.

They lived in the same block on 127th street, near Lenox avenue—George Fox with his widowed mother and a sister two years his senior who had lately become a school teacher; Bart Day with his father and mother, and a small colony of younger brothers and sisters. Both boys were as bright as two new dollars fresh from the mold, and were considered by their employers as the smartest messengers in the Street.

They had always been chummy from the time they first became acquainted, and this feeling strengthened with the lapse of time. Bart's father laughingly called them a modern edition of Damon and Pythias. The partnership scheme had been in Fox's mind for some little time, but he held it back as he did not know whether Bart would cotton to it or not. On this particular Sunday afternoon, while he and his chum were seated in his room discussing one thing or another that interested them, he suddenly decided to spring it on Bart, and did so as we have seen.

"Which of us shall act as treasurer of the new firm?" asked Bart.

"We'll decide that by the toss of a coin," said Fox, taking a penny from his pocket. "Heads I win and tails you lose, how will that suit you?" he laughed.

"You can't work that old gag off on me, George," said Bart. "I'll take the Indian's head and you can take the other side. Toss her up."

Fox flipped the coin and the side with "one cent" on it turned up.

"I see that I will have the handling of the money," he said. "Want me to file a bond?"

"You're honest enough to suit me."

"Thanks, old chap. I entertain the same opinion of you. When will you have your fifty ready? There's a good chance now for me to make a deal in R. & A. It's going up, and I think it's a chance we oughtn't to miss. Nothing like making a good start. They say that's half the battle."

"I'll fetch the money over after supper. I've got it in my trunk."

"All right. I'll get around to that little bank in Nassau Street some time in the morning and buy ten shares of R. & A. on margin. If it goes up five or six points more I'll cash in. That will give us a profit of \$50. Now my idea is not to divide up our winnings until we make a respectable stake, for the more working capital we have the more we stand to win."

"Or lose. Don't forget that. This is a game of chance we're going into, with the chances rather against us."

"Do you agree not to talk of dividing the profit for six months at least?"

"Sure, if there is any profit."

"Oh, I feel it in my bones that things are going to come our way."

"Glad to hear it. Wish I could feel it in mine; but maybe your bones are more sensitive than mine," chuckled Bart.

The boys talked over the new partnership for a while longer and then Bart went home; after declining an invitation to remain to supper. George Fox carried the firm's capital—one hundred dollars—downtown with him next morning. Bart Day accompanied him, for the boys nearly always went to Wall Street together in the morning, though they did not always return together. At ten o'clock Mr. Decker called Fox into his room and handed him a note to deliver to a broker in the Astor Building. On his way back the young messenger slipped up to the little bank and put the firm's deal through. R. & A. was going at 75, and that was the figure Fox bought it for. That afternoon, while Fox was waiting in an office to deliver a note he had brought to the head of the firm, he heard a group of brokers talking about the rise in R. & A. One remarked that he had heard that there was a syndicate behind it.

"If that's true," replied one of the others, "it's likely to go to 90 or even higher."

"I wouldn't be surprised," said the first speaker. "I've bought 3,000 shares on a spec."

"I think I'll buy some, too. It looks good," chipped in a third broker.

"You'd better lose no time, then," said the first man, "for I think it's getting scarce."

"If it's getting scarce I should take that as a sign that somebody was cornering it."

That is all Fox heard, but it was enough to give him renewed confidence in the firm's investment, and he came to the conclusion that he and Bart could afford to take a longer chance on it than they had decided upon first. R. & A. went up two points that day, and closed at 77. Both boys learned the fact from the ticker in their respective offices. They got off work that day at about the same time and went uptown together.

"The firm is already about \$20 richer," said George.

"So I have figured," replied Bart.

"I heard a bunch of brokers talking about R. &

A. this afternoon," and he told his chum the few words he had overheard.

"I think we'd better hold on for a higher advance than we agreed upon last night," suggested Bart.

"I think so, too. If it should go to 90 we'd make \$150. That would more than double our capital."

"Well, use your judgment about selling. I'll be satisfied with whatever you do."

The boys then opened up their afternoon papers and read the rest of the way uptown. Decker kept Fox on the go at a lively rate for the next two days, as business was picking up in the Street. R. & A. wasn't the only stock that was rising, though it was the most buoyant of the list. Whenever either Fox or Day was sent to the Exchange with a note he found plenty of excitement on the floor, and the traders making the welkin ring with their shouts. On one occasion Fox ran into his partner as he was coming out of the side door and Bart was going in with an envelope in his hand.

"Things are humming inside," said George.

"How is R. & A.?"

"Up to 83."

"Good. We're getting rich fast, aren't we?"

"Sure thing," said George, rushing off.

The next time Fox went to the Exchange he found the uproar greater than ever. This time it was largely centered around the R. & A. pole. There was a regular boom on in the stock. The traders were falling over each other in their endeavors to buy it before it got higher. When three o'clock came the stock was up to 96.

"It will go to par tomorrow, as sure as eggs are eggs," muttered Fox noting the closing price on the tape. "I'll bet Bart is holding a jubilation meeting all by himself over at Heath's."

He wasn't far wrong, for that was just what Bart was doing. The junior partner of the firm, for Day was six months older than Fox, was shaking hands with himself at a great rate over the fact that Fox & Day were \$200 ahead of the game on paper at that moment. When later on the boys came together they congratulated each other on the success of their first deal so far.

"Are you going to wait for it to reach par?" asked Bart.

"I think I will if I don't see any hitch ahead."

"We oughtn't to hold out for the last dollar," said Bart, who was getting nervous over the possibility of a slump setting in unexpectedly and spoiling the prospects they now had before them.

"Don't worry. The last dollar is on the other side of the century mark," replied Fox confidently.

"I hope so," answered Bart.

Fox proved to be a good prophet, for next day at eleven R. & A. was up to 101. He happened to be in the Exchange at the time, and on his way back he hurried up to the little bank and ordered the ten shares sold. They went inside of fifteen minutes at 101 1-2, and Fox & Day netted the sum of \$265 on their initial deal.

CHAPTER II.—Fox & Day Make Another Successful Deal.

George Fox bought a memorandum book at a stationer's that afternoon and noted down the

deal in it, after inscribing the words "Fox & Day, Speculators" on the fly-leaf. As he didn't know to a fraction just what the shares had gone for he left the amount of their profits blank till the bank rendered him a settlement. At the head of the first page he put down "Capital, \$100."

"One of these days when Bart and I are rich brokers we'll keep this book in a glass case as a reminder that we began business on a measly \$100," he said to himself as he looked at the entry. "One hundred dollars looks as big as a house to us now, but some day, I hope, we'll be able to light our cigars with bills of that size, not that I expect we'll ever be so foolish. It's a sin to waste money when so many persons are suffering for want of the necessities of life."

Fox showed the book and the entries to his partner as soon as he met him after work.

"That looks like business," said Bart.

"Sure. We're not in this thing for fun."

"How much did we make on the deal? You haven't put it down."

"Don't know exactly to a cent. Something over \$250."

"That makes us worth \$350, at any rate."

"Yes, we're worth every cent of that. I suppose you feel like a small capitalist?"

"Bet your boots. I'm feeling like a bird."

"I wouldn't tell your folks anything about this partnership of ours for the present. I haven't said a word about it to my mother or sister. I hope the time will come when we will be in a position to spring a big surprise on them."

"I haven't said anything yet at the house, and I won't until you say the word."

"My idea is to keep mum until we make enough money to open up an office for ourselves, and display 'Fox & Day' on the door."

"I'm afraid it'll be a long time before we can do that."

"Oh, I don't know," said Fox. "We may be worth a million before we're twenty-one."

Next day Fox settled with the bank and entered the sum of \$265 in his book.

"May the next deal pan out as well," he muttered as he returned the book to his pocket and hurried back to his office.

Taking his customary seat he picked up a Wall Street daily and began to read the latest financial intelligence. Presently the cashier called him up and handed him a note to take to Mr. Decker at the Exchange. On his way back he met Bart in front of the Morgan Bank.

"Gee! You're just the person I want to see," said Bart eagerly.

"Well, you see me, don't you?" laughed Fox.

"Say, I've got hold of a fine tip," said Bart.

"Let's hear about it."

"You know the L. & M. and the P. & N. have been engaged in a rate war for the last year."

"Sure. Everybody knows that. And their securities are away down because they had to pass their semi-annual dividends—a sure sign that they aren't making anything. I wouldn't be surprised if the P. & N. went into the hands of a receiver."

"No danger of that now."

"How do you know there isn't?"

"The L. & M. has secured control of the P. & N., and freight and passenger rates will be raised to their old standard again."

"Where did you find this out? There hasn't

been a word about such a thing in the papers, and what the newspaper men can't find out is hardly worth considering."

"Oh, there are a lot of things they can't find out. If they could get on to everything that's going to happen they'd soon be independently wealthy."

"That's no lie. Come, now, tell me how you learned what the newspaper men haven't been able to so far."

"I learned it right in our office."

"How?"

"Three swell guys called on Mr. Heath, told him of the arrangement the L. & M. has made with the P. & N. and engaged him to buy up the stock of both roads. Now you want to lose no time, but invest all our funds in P. & N., which will jump up if it goes one, as soon as the news gets out."

"Then your information can be depended on?"

"Bet your boots it can. Just you go ahead and buy. It's going at 56 now. It will go to 75 or 80 as sure as you are standing there. I'll tell you all the particulars tonight when I've got the time to do so."

Bart walked off, leaving Fox considerably astonished.

"If Bart hasn't dreamed that tip the firm of Fox & Day is in line to increase its capital again by quite a comfortable amount, for we're able to buy 35 shares this time, and that is three and a half as many as we did before. Well, I must do as Bart says, go the limit on P. & N. If there's anything wrong about his pointer the firm will probably have to begin all over again at the foot of the ladder."

When Fox got back to the office he took the envelope from the safe containing the \$365, and put it in his pocket. The next time he was sent out he managed to find time enough to go to the little bank and leave the order for the purchase of 35 shares of P. & N. at the market. That evening in his room Bart told him just how he had managed to overhear the conversation between Mr. Heath and his three visitors. Fox then had no further doubts that they had captured a good thing. Nothing happened for several days with respect to either P. & N. or L. & M.

Then the brokers began to notice that Heath was buying largely of both the stocks. He took all that was offered at the market price, or a little above. As there had been very little doing in either road for some time, particularly in P. & N., the shaky financial circles, the traders were naturally curious as to Heath's action. They tried to find out who he was buying for, but couldn't succeed. Soon all kinds of rumors began to circulate concerning both the roads, the most persistent of which was that the two roads had come to an amicable understanding and were about to end the ruinous rate war between them. This caused a rush of buyers and a rise in the price of the stock of both roads. P. & N., in which the firm of Fox & Day was interested, jumped to 60. There it stopped, however, and before the Exchange closed had dropped back to 58.

Next day P. & N. fluctuated between 57 and 61, closing at 60 1-2. Decker had a number of orders that day from his customers for P. & N. and L. & M., and Fox heard him tell the cashier that he had bought a few hundred shares of the latter on

his own account. When Fox went to his quick-lunch house he found Bart there perched on a stool at the counter. George took a vacant stool beside him and punched his partner in the ribs to let him know he was there.

"Hello, George," said Bart. "What do you think of the market today?"

"On the seesaw—up and down. I'm waiting to hear of the announcement that L. & M. has acquired control of the P. & N. That will start the stocks booming."

"Bet your life it will. I expect we will make over \$500 out of this deal."

"I hope we'll make enough to run our capital up to \$1,000," said Fox, after he had called for a beef stew.

"Gee! That would be fine. We'd be capitalists for fair then."

"Oh, \$1,000 isn't so much," said Fox carelessly; "but it's a good thing to have, for we could buy 100 shares of a stock, and then we'd make \$100 every time the stock advanced a point. I wish we had \$1,000 up on this deal."

Next morning the financial papers, and the Wall Street page of the regular dailies hinted at the probability of some kind of a deal between L. & M. and P. & N. That brought more outside speculators to the Street, and business was rushing all day, both boys being kept on the jump. It had the effect of boosting P. & N. up to 63, L. & M. several points, and other good stocks in proportion. The entire Street now took it for granted that an announcement of some kind was to be expected from the L. & M. road, and there was heavy buying of the stock of that road, and also of P. & N. No official disclosures were made that day, however, but P. & N. went to 65.

"It's about time something came out, isn't it?" said Fox when he met his partner that afternoon. "What's the use of holding the news back when the papers are discounting it and everyone is sure that some kind of an arrangement has been put through?"

"The announcement will be made when the L. & M. people see fit to make it. They are of course loading up with the stock of both roads, and when they have got all they want they will let the cat out of the bag," replied Bart.

"Things are pretty lively now. I've been on the hustle all day."

"Same with me. The clerks have got to work overtime tonight in our office."

"Dito at our place, but that doesn't affect us. We are out of it till tomorrow morning."

The general boom in the market continued with the opening of the Exchange next morning. About noon the chairman rapped for order, and then came the expected announcement from the L. & M. people, but no one had looked to hear that the road had practically acquired control over the P. & N. As soon as the chairman finished the tumult in the Exchange was resumed on a noisier scale than before. P. & N. jumped quickly to 70, and from there it went on to 80. Fox concluded it was time to sell out. He was at the Exchange when it reached 80, and the business of the day would be over in fifteen minutes. Before getting back to the office he went to the little bank and ordered the 35 shares sold. This was done three minutes before the price at 80 and a fraction.

CHAPTER III.—George Fox and the Stolen Pocketbook.

"Well, I sold out just before the Exchange closed," said Fox to Bart when they met at the lunch-room at twenty minutes after three.

"Then you must have got about 80," said Bart.

"That's right," nodded Fox.

"That will give us a profit of \$24 a share. Thirty-five times twenty-four makes——"

"Eight hundred and forty," said Fox complacently. "Our capital is now \$1,200."

The boys finished their lunch in great spirits and then started up Exchange Place for Broadway. As they were passing a brokerage house on the ground floor the door flew open and a wild-eyed man dashed out with a rush, butting into both boys and upsetting them. The man went down himself on all-fours and a thick pocketbook flew out of his hand and struck Fox in the face. The man, with a string of imprecations, reached for it, but as the young messenger rolled over the wallet fell out of the man's reach.

"Stop thief!" roared a dapper young clerk, rushing from the office.

The boys got on to the situation in a twinkling, and Fox grabbed the man.

"Let go of me, you young monkey!" snarled the rascal, aiming a blow at Fox's face, which George parried with one hand.

Bart sprang up and got possession of the pocketbook. Just then the man drew a small knife from his pocket and raised his arm to strike at Fox. Bart saw his partners' danger, and flinging the wallet in the rascal's face made a spring at him and seized his uplifted arm. A desperate struggle then took place between the boys and the thief. The clerk seemed afraid to interfere, but contented himself with shouting for a policeman. As a matter of course the excitement soon drew a crowd, and two bystanders took sides with Fox and Day.

In the confusion the pocketbook was temporarily overlooked. A man hovering on the edge of the crowd, probably the accomplice of the rascal that was captured, reached down, grabbed the wallet, put it in his pocket and walked away. Fox caught sight of the act, and yelling to Bart to follow him, darted after the man as he was disappearing down New Street. The moment the fellow realized that he had been detected he started to run. Fox was after him like a streak, and the boy could run some. The fellow darted around the corner of Beaver Street just as Fox reached for him and flew down the street toward Broad.

"Stop that man!" shouted Fox to a porter ahead.

The man darted across to the other side and popped into a doorway. When Fox got there the chap was springing up the stairs two steps at a time. The young messenger lost no time in following him. The man reached the third landing a moment or two ahead of his pursuer, and seeing that he was blocked he dropped the wallet into a small can of refuse paper and then turned and faced Fox.

"Got you at last, eh?" said the boy triumphantly.

"What's the matter with you?" growled the rascal.

"I want that pocketbook you picked up on Exchange Place."

"Is that what you have been chasing me for?"

"You know it is, so hand it over."

"I haven't any pocketbook," returned the man in a sulky tone.

"Yes, you have. I saw you pick it up."

"I tell you that I haven't got such a thing."

"Tell that to the marines. What did you run for, then?"

"Just for exercise."

"That's pretty good. Come, now, quit your fooling and hand over the book. Then I'll let you go."

"Is it your pocketbook?"

"No, it isn't mine, and you know it. It was stolen by that other man from a broker's office."

"I suppose you intend to return it if you get it?"

"I certainly do."

"Most likely you won't do any such thing. You're just making a bluff, and intend to sneak off with it yourself."

"You can walk back with me and see me return it if you want to."

"See any green in my eye?"

"Going to shell out, or must I take it from you?"

"I told you that I haven't got the pocketbook."

"I say you have, and you won't leave here till you give it up."

At that moment a man came out of one of the rooms on that floor, and he regarded the attitude of the man and the boy with some surprise.

"What's the trouble?" he asked.

"This man has a stolen pocketbook in his possession and I am trying to get it away from him," replied Fox.

"He's mistaken," replied the accused coolly.

"No, I'm not mistaken. I didn't chase you here from Exchange Place for nothing."

"Do you accuse this man of stealing a pocketbook?" asked the newcomer on the scene.

"Another man stole the pocketbook and dropped it. A crowd gathered and this fellow took advantage of the confusion to pick up the wallet and make off with it. I saw him do it, chased him and cornered him up here. You ought to help me take it away from him, or call a policeman, who will make him ante up mighty quick."

"I deny this boy's statement. If you think I have the pocketbook I am willing to have you search me," said the man.

"I'll search you," said Fox.

"All right. Go ahead and do it."

Fox asked the newcomer to stand near the head of the stairs so that the accused could not make his escape, then he searched the man's clothes, but failed to find the pocketbook.

"Are you satisfied now, young fellow?" sneered the man.

"You had it all right. You have dropped it somewhere, probably up here."

"Why don't you look, then?"

"I'm going to."

Fox glanced into the can of refuse, but he didn't notice the wallet, which was hidden under the paper. Then he looked around unsuccessfully on the floor. There wasn't a sign of the pocketbook. The accused man chuckled sardonically when the boy looked into the can a second time and did not see the wallet owing to its position

and the darkness of the floor, which was but poorly lighted. Fox scratched his head and looked at the rascal doubtfully.

"You've got rid of it somewhere," he said.

"You still stick to the matter, eh? I oughtn't to have put up with your nonsense, but I didn't want to raise a racket. Well, I'm going. Next time you chase a man be sure he's got what you're after."

With a short laugh he started downstairs, followed by the tenant of the building, the disappointed young messenger bringing up last. Fox looked around on the two floors below, thinking the fellow might have thrown the wallet into some corner as he ran upstairs, but saw no sign of it. When he reached the sidewalk the man was walking up the street toward Broadway. He saw the fellow look back as he was crossing over toward New Street. To say the truth, Fox felt like thirty cents. He was certain that the rascal had outwitted him some way, but he could not see how he had done it. He had seen him pick the wallet up and walk off with it. If there had been any mistake about that the man wouldn't have taken to his heels when he saw he was followed.

"I don't see where he could have got rid of it except up on the floor where I brought him to bay. He must have found some hole in the wall up there that I didn't notice and shoved it in before I reached the landing. I hate to get left like this. Maybe that fellow will go back there after walking around the block and find the wallet where he put it," he muttered, stopping a few yards up New Street, and looking back in an undecided way. "I'm not at all satisfied over this affair. I guess I'll go back to that building and take another look."

With this resolve he returned to Beaver Street, crossed over and mounted the stairs of the building into which he had chased the suspected man. When he reached the top floor he tried the doors of the rooms opening off the landing, and when one of them yielded to his touch he stepped inside and asked for a few matches. He got a small bunch, and then began a more thorough search of the place where the man had been cornered. While he was thus engaged he heard footsteps on the stairs. Something told him that that was the rascal coming back.

He retired around the corner of a dark passage and waited to see if he was right. The footsteps continued to come up until the man reached the landing. The Fox heard him walk toward the refuse can. As he peered out at him a match flared up and he recognized the rascal he had chased. The fellow poked around among the papers, then reached down and pulled out the pocketbook. Fox heard him laugh to himself, and saw him raise the tail of his jacket to put the wallet in his hip pocket. The young messenger made a quick rush forward and snatched the wallet away from him.

"Well, Mister Man, you're not as smart as you thought you were," he said triumphantly, backing away from the discomfited rascal.

"You blamed little jackanapes!" roared the man, making a dash at Fox. "Give me back that wallet."

"Not on your life," answered the boy, avoiding his rush and then dashing down the stairs.

The fellow followed him as far as the first land-

ing, and then gave up the chase, for he didn't dare carry it as far as the sidewalk.

"He ought to be pulled in for trying to get away with this wallet," said the boy to himself as he made his way back toward Exchange Place; "but a cop is never around when he's wanted. I wonder why Bart didn't follow me? Maybe he did, but lost track of my whereabouts when I followed that rascal into the building. I'll have quite a story to tell him tonight, and he'll be mad because he wasn't able to take a hand in the finish."

Fox entered the office which had been the scene of the robbery. The dapper-looking clerk who had shouted "Stop thief!" asked him what he wanted.

"I want to see the gentleman who lost the pocketbook here a while ago," said Fox.

The clerk gave him a sharp look.

"What do you want to see him about?"

"The pocketbook."

"Say, are you the boy who ran away during the excitement outside?"

"I am."

"Did you take the pocketbook with you?"

"No."

"What did you run away for?"

"The wallet was dropped in the scrap my friend and I were having with the thief. One of the men in the crowd that gathered about us picked the pocketbook up and started off with it. I saw him do it, and I ran after him to get it away from him."

"Oh, you did?" replied the clerk doubtfully.

"I did. I followed him into a building on Beaver Street, and after a good deal of trouble I recovered the wallet."

"Then you've got the pocketbook with you?" said the clerk, opening his eyes.

"I have."

"Let me have it, please. We all thought you had run off with it, though your friend insisted that you had not; but his statement didn't count for much, since he couldn't explain why you ran away. The fact that the pocketbook couldn't be found anywhere was against you."

"Such a thing never struck me before. It's tough to be accused of stealing something when you are doing your best to get it back for the person who lost it. Here is the wallet. I didn't open it, so I don't know what it contains, but I judge that it's a wad of money."

"There ought to be \$10,000 in it," said the clerk, opening it and counting the contents.

Fox watched him a bit anxiously, for if any of the money was missing it might look bad for him. To his great satisfaction the money proved to be all there.

"It's all right," said the clerk. "We are much obliged to you for bringing it back, and I have no doubt that Mr. Manson, the gentleman to whom it belongs, will make it all right with you for the trouble you have taken to recover it."

"That's all right. He's welcome. I'm satisfied as long as the rascal did not outwit me."

"I would like to hear the particulars so I can tell Mr. Manson."

Fox related all the circumstances of the pursuit and recovery of the wallet, and the clerk complimented him on his energy and pluck.

"Your name is Fox, I believe? Your friend

left your name and address with his own. You will hear from Mr. Manson tomorrow."

Fox made the clerk good-day and left the office.

Fox related to his mother his experiences of the day before at the supper table that evening.

Fox was reading a paper, after the meal, when the doorbell rang. Shortly after, Bart Day strode in, and Fox's strange disappearance was discussed between them.

One day during the week he overheard two brokers discussing about a syndicate to be formed to corner C. & B. He listened very earnestly and, being satisfied that C. & B. was going to advance, he bought 100 shares of C. & B. at the little bank on Nassau street; he also bought 50 additional shares with the money Mr. Manson had presented him.

C. & B. rose steadily from the first day until it reached 102 3-8, when Fox sold his own shares and the firm's shares.

CHAPTER IV.—A Double Deal on G. & H.

After the C. & B. boom petered out the market became weak and uncertain, and for two or three weeks business was dull in Wall Street. All stocks went down below their usual level, and the big operators who had unloaded on the public at high prices began buying as much of the stock back again at low figures as they could get. Seeing a hint of this in the financial papers, Fox told his partner that the present would be a good time for them to buy in order to come in on the advance that was bound to take place when the market picked up again.

"What shall we buy?" asked Bart, looking at his partner.

He had come to look on Fox as the active and better informed member of the firm, and yielded entirely to his judgment.

"I've been looking the list over, and making careful calculations, and I think A. & D. is as good as anything else, if not better," replied Fox.

"All right. Buy A. & D. then," said Bart.

"I'll buy 300 shares tomorrow. It's down to 61. When the market stiffens it ought to go up to 70. That's a fair value for it."

Accordingly next day Fox went to the little bank and bought 300 A. & D. at 61. A week later it was worth just half a point more, but then Fox did not expect much until the business improved. About this time he picked out P. & Q. as another good stock, and he bought 100 shares for his private account. In another week things began to pick up, A. & D. going to 66 and P. & Q. to 44. Finally the bears got busy and started in to boom the general market. All stocks then advanced further up the list, A. & D. taking a sudden jump to 72 one day. Fox then sold out both stocks, the firm making \$3,300, while he gathered in \$500 on P. & Q., which gave him a personal capital of \$1,700. Fox's memorandum book showed that Fox & Day were now worth \$6,500.

"Things seem to be coming our way right along," said Bart in a tone of satisfaction.

"Yes, we are doing very well. If we could only get hold of another prime tip it would no doubt boost our capital above the \$10,000 mark. The more we make the sooner we'll be able to take an office for ourselves," said the senior partner.

A few days afterward Bart met Fox after business hours on Wall Street.

"Say, George, I've found out that the same syndicate that boomed P. & N. is about to try it on again with G. & H.," said Bart. "Heath is going to do the buying again. I heard him and two of the syndicate talking over their plans a while ago."

"This is the real goods, is it?" asked Fox.

"You can take my word for it."

"That's all I want. If you say buy G. & H. I'll buy it. Shall we go the limit?"

"Yes. It's as safe as P. & N. was, and that proved all right."

Fox had perfect confidence in his partner's statement, and on his way home that afternoon he bought 600 shares of G. & H. at 69. He also bought 100 shares for his personal account. Next morning a visitor called on Mr. Decker, Fox's employer, and they were closeted for some time together. During the interview Decker called his messenger inside and told him to go to the letter file and pick out a certain letter he wanted. Fox obeyed instructions.

While he was thus employed Decker and his visitor continued to talk in a medium tone, without paying any attention to him. He made no effort to listen, as his attention was taken up with his search for the letter, but he couldn't help hearing a portion of their conversation. He learned from it that the visitor claimed to have a pointer that a big bear clique was about to make a raid on G. & H. He wanted Decker to join with him in a small pool deal to take advantage of his information. Decker agreed to go in with him, and the details were being fixed up between them when Fox handed the letter to his boss and left the room.

"Ge whiz!" he exclaimed to himself when he got outside. "If what this man said is true I ought to lose no time in getting out of this new deal, or Fox & Day will land in the soup. I must see Bart right away and see what he thinks about it."

To see his partner during business hours was not an easy thing to do, as things were pretty lively in the Street, and he and Bart were both kept on the run carrying messages here, there and everywhere. About noon he reached the Exchange and saw that there was a flurry on in G. & H. It had advanced five points since the opening hour.

"That doesn't look much like a slump," muttered Fox; "but then the bear move hasn't commenced yet. It will be a fight between the syndicate Heath is working for and the opposition bunch, and the party with the most money will come out ahead. As Day and I haven't any reserve capital we will be ground up between the two. I wish I could see Bart."

G. & H. continued to go up and at two o'clock was quoted at 77. Fox tried to find out something more about the contemplated bear raid, but he couldn't, and finally he decided that the risk the firm was facing was too dangerous for Bart and him, and so, finding a chance to get to the little bank, he ordered the stock sold, which was done, and he figured up that a very satisfactory profit had been made out of the deal of a single day. He didn't run across his partner till a quarter of four, when they met in the restaurant for a bite.

"Did you buy G. & H.?" asked Bart eagerly.

"It took on an unexpected rise today. I didn't look for anything like that for a week."

"I bought 600 shares," replied Fox, "and I sold it this afternoon at half-past two at a profit of \$5,000."

"What the deuce did you sell it for?" asked Bart. "It's sure to keep on up."

"Maybe it will, but I didn't like to chance it."

"Why, the tip I gave you is a sure winner."

"Well, that may be, but I heard something this morning that gave me a shock after I bought the stock."

"What did you hear?" asked Bart.

Fox told him what he had learned about the expected bear raid.

"It may be a failure, but we can't afford to take any more chances than we can help. We have no reserve capital with which to meet a call for additional margin, old man, so that we'd stand a good chance of getting wiped out in the fight between the two cliques. As the case stands now the unexpected rise has netted us a bigger profit than we've yet made, and I guess we can afford to be satisfied."

"How much did you say we made?"

"About \$5,000."

"All in one day! That's bang-up. I've got no kick coming."

"Then what I did meets with your approval?"

"Sure. I'll allow that you're the brains of the firm."

"Oh, no; you've got as much brains as I have."

"Perhaps; but you know how to use yours better in Wall Street."

"At any rate, I try to use my brains for the advantage of the firm."

"I'll allow that you do. I am sure had I been managing our affairs I wouldn't have done anywhere near as well as you have."

That the bear raid was no fiction was demonstrated next morning when a sudden attack was made on G. & H. Inside of two hours the price dropped from 78 to 68. Heath made no effort to stay the slump, for the drop suited his syndicate to the queen's taste. The unexpected rise of the day before had greatly upset the plans of the combination, which had only purchased half of the shares it was after, and the eight-point rise meant that the syndicate's brokers would have to pay \$8 a share more for the stock if they bought, which wouldn't have suited the moneyed men at the back of the deal at all. On the following day G. & H. declined to 63, and Fox and his partner congratulated themselves that they were out of it.

Fox, however, was watching the stock like a hawk. He felt that it was bound to recover soon, and he intended to buy them. After fluctuating between 62 and 66, it began to rise, and Fox jumped in and bought 1,000 shares at 72. The stock kept on ascending and he bought 200 more for himself at 76. Four days later, amid great excitement at the Exchange, it went to 90 and a fraction, and Fox sold clean out. The firm cleared \$18,500, which raised its capital to \$30,000, while Fox himself made \$2,800, making him worth over \$5,000.

CHAPTER V.—In Which Fox Saves His Employer's Life.

"Say, let me finger those bills again," said Bart to Fox.

The two boys were standing in a little com-

partment off the reception-room of the Washington Safe Deposit Company on Wall Street. Fox had just hired a box in which to keep the firm's enlarged capital, as he didn't consider it wise to keep it in an envelope in the office safe any longer. Thirty thousand dollars looked like a fortune to Bart, and he could hardly believe that he and his partner were worth so much. The sudden jump from \$6,500 to \$30,000, through the double deal in G. & H., had almost dazed Bart. It seemed like a dream to him.

"So this money is all ours," he said, fingering it over for the third time.

"Every cent of it. Our partnership has been a great success so far," replied Fox. "We could afford to open an office on this, but it would be better not to until we have added a few more thousands to it."

"If we divided up now and quit I'd have \$15,000, wouldn't I?" said Day.

"That's what you would; but I hope you don't want to do that."

"No. I'm going to stick to our bargain. I'm so satisfied with the results the firm has achieved that I want to keep right on in the same groove."

The money was locked up in the box and the boys separated. When Fox got back to the office he found the waiting-room deserted. After the G. & H. rise and the slump that followed when the syndicate had unloaded on the public and such brokers as were dyed-in-the-wool speculators, the market had taken on a wobbly look and customers stayed away from the Street. Mr. Decker was in his office engaged with a visitor, who presently came out and went away. Hardly had he disappeared before a man came in whom Fox recognized as the person who had gone into the bear pool with his boss. His name was Bragg, and he looked just now as if something disagreed with him.

"I want to see Mr. Decker," he said in a sullen tone to the boy.

"I'll tell him you are here," said Fox, going into the private office.

Mr. Decker looked annoyed when his messenger announced Bragg, but told the boy to admit him. Bragg was then shown inside and soon Fox heard high words in the little room.

"Something is wrong between them. They were as nice as pie the day they agreed on their deal. Now they are next door to having a scrapping match. I guess Mr. Bragg isn't satisfied with the way things went. Maybe he thinks he ought to have made more. That's the way with some people. They're never satisfied with the way the world uses them."

At that moment there was a crash in the private room. Then sounds of a struggle reached the boy's ears. That settled it. He believed that it was his duty to go in and see what was going on, although his boss had not rung for him. So he opened the door and looked in. Bragg had Mr. Decker, chair and all, down on the floor, and while he was holding the broker by the throat with one hand, with his knee on his chest, he was pulling a revolver from his hip pocket with the other. Apparently Fox hadn't come upon the scene any too soon. The broker had been half stunned by his fall, and Bragg was having things his own way.

His eyes glared down vengefully on Mr. Decker, and he seemed to have taken temporary

leave of his senses. Fox didn't pause to ask the visitor what he meant, but made a spring for him. He seized the wrist of the hand that held the revolver, and then with his other hand wrenched the revolver away from the infuriated man. Bragg, however, had his finger on the trigger, and the weapon exploded with a loud report that startled everybody in the counting-room, and reached the ears of passersby in the corridor outside, and the clerks in the adjacent offices. The cashier and clerks rushed for the private room in a state of great excitement.

They found Mr. Decker gasping for breath on the floor, and George Fox struggling desperately with Bragg. The boy had tossed the revolver to the other end of the room, and was doing his best to subdue the half-crazy visitor. The cashier raised the broker from the floor to the leather-covered lounge, while the clerks jumped in and helped the young messenger make a prisoner of Bragg. The man made things very lively for all hands till Fox, losing patience, struck him a blow on the chin which dazed him long enough for the boy to get a towel and tie his hands behind his back. By this time the outer office was half full of excited people, attracted to the office by the report of the revolver. All wanted to know what had happened. More than one thought some customer who had been ruined by the recent slump had committed suicide in Decker's office.

There was certainly excitement to burn, and it grew as the crowd increased by fresh additions. In the meantime one of the clerks telephoned the facts to the nearest police station, and was told that a couple of officers and a patrol wagon would be sent around to take charge of Bragg, who seemed a fit subject for the insane ward at Bellevue. Mr. Decker came around all right, and explained that Bragg had attacked him on account of a business matter which had terminated to his dissatisfaction. Fox told him how he had interfered just in time to save him from being shot, and the broker expressed his gratitude to him. The cashier then addressed the crowd outside and told them that no tragedy had happened, but that a revolver in the hands of an irresponsible visitor had been accidentally discharged, and asked them to kindly disperse, which they did before the arrival of the policemen.

Bragg was so violent that he had to be handcuffed and taken down to the wagon like a desperate criminal. This exhibition naturally drew a big crowd outside, but none of the spectators could learn what had happened, and they jumped to the conclusion that Bragg was some crook that had been caught at some bold act in the building. He was hurried off to the station and later removed to Bellevue for examination as to his sanity. When Mr. Decker was alone again he asked Fox to tell him all the particulars once more. After his messenger had obliged him he said that he believed that he had had a narrow escape, and that he owed his life to the boy. He wanted to give Fox a check for \$1,000, but the messenger refused to accept it, and then Mr. Decker assured him that he would be his friend for life.

A day or two afterward Fox noticed that a prominent stock was unusually low in the market, and it struck him that he would be doing a great thing by buying some of it and hold it for the rise that was sure to come later on. So he went

around to the little bank and ordered 2,000 shares of it for the account of Fox & Day. That evening he told Bart what he had done, and after that both boys watched the market reports every day. The name of the stock was M. S., and it was going at 128.

In a short time it was up to 130. A week later it reached 135, where it fluctuated for two weeks more, at the end of which time a general rise in the market carried it up to 140. Then Fox sold out and the firm added \$24,000 more to their capital, making the boys worth \$54,000. As Fox had also bought 500 shares out of his private funds he realized \$6,000 therefrom, which raised his personal funds up to \$11,000. Of that sum he presented his mother with \$1,000, which she put in the bank for herself, and told her children that she felt quite rich in her old days.

"Oh, there'll be more than that coming to you one of these days," laughed George, seizing his mother and waltzing around the room with her, while his sister laughed heartily.

CHAPTER VI.—Bart Loses His Job.

About this time another boom started in which Bart's boss, Mr. Heath, was interested, as the broker for the same old syndicate that employed him right along. Bart didn't get on to this one like he had done with the others, so Fox & Day had no idea that the stock the combination had selected was going to boom, and so they did not get in on the ground floor with the insiders. While Heath was still buying the shares on the quiet as a preliminary measure, he sent Bart with an important note one morning to a member of the syndicate. As Bart was rushing along Broad Street he slipped on a banana peel and after turning half a somersault landed on the sidewalk with a shock that dazed him.

The note flew out of his hand and struck a broker who was one of Heath's business rivals. The flap of the envelope was insecurely fastened, and the broker, who recognized Bart as Heath's boy, thought he saw a chance to gain some information. He turned his back on the fallen boy, who was being laughed at by a crowd of unsympathetic persons, and dexterously opening the note, rapidly made himself familiar with its contents. Then he resealed it, and handed it to Bart, who had started to look for it.

"Thank you, Mr. Harris," said Bart, quite unconscious of the fact that the broker had made himself acquainted with the contents of the note, and had thus acquired a very valuable tip.

Bart then hurried on and delivered the note to the person for whom it was intended, receiving an answer and returning with it to the office. A few days later Mr. Heath was haled before a meeting of the syndicate, and he experienced an unpleasant half-hour trying to explain how improbable it was that any information about the syndicate's plans could have leaked out of his office.

"Nevertheless, the leak happened through your office," said the manager of the pool. "You sent a note to me the day before yesterday, and the contents of that note have become known to George Harris, one of the members of the Billings clique. The result is we shall lose thousands of

dollars if we put this deal through; and we are bound to lose a whole lot if we abandon it at this stage of the game. We are in a very pretty pickle. That messenger of yours must have opened the note and sold the information it contained to Harris. We can't account for the matter in any other way."

Heath insisted that his messenger wouldn't do such a thing.

"The boy has been with me three years, and I have the utmost confidence in him," he said.

"I don't care how long he's been with you, nor how much confidence you have in him, he yielded to temptation this time, even if he never did it before, and now Harris is in a position to make a barrel of money out of us."

Mr. Heath returned to his office about as mad as a man well could be. Bart was out at the time, but when he came in the broker called him into his private room.

"Look here, Bart, I sent you with a note to John Wells on Tuesday morning, about eleven o'clock. Do you remember?"

"Sure," replied Bart. "I ought to remember, for I stepped on a banana peel a few doors below the Morgan Bank and saw more stars inside of a minute than I ever saw before in the whole course of my life."

"Stepped on a banana peel, did you?" snorted Mr. Heath.

"Yes. The note I was carrying went flying out of my hand, and if it hadn't been that Mr. Harris picked it up and——"

"What!" roared Heath. "Did Harris pick that note up?"

"Yes, sir, and handed it to me."

"Confound you, you idiot! What did you let him pick it up for?"

"I couldn't help it. He happened along at the moment. He was very kind to pick it up and return it to me I thought."

"Yes, he was awfully kind," laughed Heath sardonically. "While you were doped picking yourself up he read it and now——"

"Impossible! How could he? He didn't have it in his hands more than a second or two, and the envelope was sealed."

"Then he must be gifted with the art of seeing through an envelope, for he found out what was in it."

"I don't see how he could, sir," said the astonished boy.

"There are a lot of things you don't see, it is evident. If you had seen the banana skin in time this wouldn't have happened. You've got me into no end of a scrape with several of the biggest men of the Street. Wells has ordered me to discharge you, so you'll have to go on Saturday."

"I don't think that is a square deal," replied Bart.

"I don't care what you think. You have got me into a whole bunch of trouble, and have got to go. That's all there is to it. Understand?"

Bart understood and he said nothing more. In his opinion Heath was treating him as mean as dirt after the length of time he had been with him. However, he didn't care. He was worth \$27,000, which was half of the capital of the firm of Fox & Day, and he didn't care whether school kept or not. He knew he could draw on Fox for the amount of his weekly wages until he

got another place, if it took him a year to do it, so he figured that he wouldn't lose anything through his unfair bounce. He met Fox at the restaurant that afternoon.

"I s'pose you haven't heard the news?" he said to his chum with a sickly grin.

"What news?"

"I've been fired."

"Go on! What are you giving me?"

"The fact. Heath bounced me this afternoon."

"What in thunder were you discharged for? It must have been for something out of the ordinary."

"It was. All on account of me stepping on a banana skin last Tuesday morning."

"What had stepping on a banana skin to do with it?"

"Everything. I was carrying a note to one of Heath's big customers."

"And you lost it, I suppose?"

"Then you suppose wrong. I didn't lose it, but a certain broker picked it up and handed it back to me. Now Heath declares this broker read the contents of the envelope and he's got into a bushel of trouble through it."

"So the broker read it, eh, and made use of the information?"

"That is what Heath said, but I can't see how he could have read a communication that was inside a sealed envelope. He must be gifted with second-sight."

"Are you sure that it was sealed?"

"Positive."

"Then it's ridiculous to suppose that he read it, for you would have noticed if the envelope had been tampered with."

"Of course I would. I don't think the envelope was long enough out of my hands for him to open and read it, and then reseal it. Besides, what broker would do such a thing on a public street like Broad Street?"

"Yet Heath is sure that the broker found out what was in the envelope?"

"He's so sure that nothing I could say made any difference."

"And he actually bounced you for something over which you had no control?"

"That's what he did. He was mad enough when he did it to chew a ten-penny nail."

"Are you out now?"

"No, not till Saturday."

"Well, you needn't worry. You've got a bunch of money to fall back on till you get another job."

"I'm not worrying a whole lot. I s'pose I can draw \$10 a week from the firm as long as I'm out to turn in at the house?"

"Sure—twenty if you want!"

"Then Heath can go to grass for all I care."

"That's right. I'd tell any man the same that gave me as cold a throw-down as you say he did you."

"I may have trouble getting another job in the Street," said Bart, after finishing his pie.

"How will you? Brokers are looking for experienced messengers when they want one."

"Half the traders know I'm Heath's messenger."

"What if they do? You can tell the broker to whom you apply for a job that you had a run-in with Heath and left him."

"He's sure to ask Heath why I left, and Heath

will tell him that I was bounced for carelessness in letting an outsider get hold of and read a note I was carrying to one of his customers. He'll make it out as bad as possible, I've no doubt, so the chances are I'll find it hard to catch on to another place."

Fox had to admit that however innocent his partner might be of carelessness or wrongdoing, if Heath chose he could keep Bart from getting further employment in Wall Street.

"He'd be pretty small potatoes if he'd block you from getting another position," said Fox.

"I wouldn't be surprised but he'd do it."

"Well, cheer up, old man. Don't cross a bridge before you come to it. You'll be your own boss some day as well as Heath, and have your name on an office door same as he has."

"I wish that would happen soon just to show Heath that he isn't the only pebble on Wall Street."

"Does he class himself as one of the king pins?"

"I should say he does, ever since he's got in with the Wells bunch. It was Wells, by the way, who told him to discharge me."

"Then he didn't actually bounce you of his own accord?"

"If he wanted to keep me I guess he could do it."

"I suppose it was to Wells you were carrying the note that's the cause of all the trouble?"

"Yes."

"And he's the head of the syndicate Heath does the buying for?"

"I believe he is."

"Heath evidently felt that he couldn't refuse to do what his chief customer told him to do—discharge you."

"I call it a mean trick."

"It is kind of mean. Such things happen once in a while. Ready to go home?"

Bart was ready and the boys started for the elevated station.

CHAPTER VII.—In Which Fox & Day Come Out On Top by a Narrow Margin.

Bart had some hopes that Heath might reconsider his edict and keep him, but the broker gave no sign of changing his mind next day or on Saturday morning. In fact, he told Bart that he had hired another messenger who would fill his shoes on and after Monday, so the boy understood that his dismissal was final. He said nothing to his folks about being bounced, but went downtown on Monday morning as usual with Fox.

"What are you going to do with yourself today—hunt for another job?" asked his partner.

"I'm going to call on Brigham, in Exchange Place. I heard that his messenger is going to leave him on Saturday. Maybe I'll catch on," replied Bart.

The boys parted in front of the sub-treasury. Later on Fox found Day hanging around the messengers' entrance to the Exchange.

"Did you see Brigham?" asked Fox.

"Yes."

"Well, any chance for you there?"

"Nothing doing. He's got another boy engaged."

"Been anywhere else?"

"I heard that Davis was going to lose his messenger and called on him, but found that it was a false alarm."

"Well, I'll ask Mr. Decker to try and get you a place," said Fox, going into the Exchange.

Bart inquired around among the messengers he was acquainted with, who were all surprised to hear that Heath had bounced him, but none of them knew of a vacancy in prospect. Finally on Thursday afternoon he heard that a broker named Bradhurst was looking for a smart boy, so he went to see him. The broker was engaged when he called and he was told to wait. He went to a window opening on the court and leaned out to get a sight of a pretty stenographer in an office on the other side. While thus employed he heard voices coming from the next window, which gave air and light to Bradhurst's private office.

"I guess you've got hold of about all the shares you can pick up on the quiet," said a voice, "so you'd better get busy at the Exchange in the morning and pull in as much of the balance as you can before the price goes up to any extent."

"All right," replied Bradhurst. "I'll do it."

"By the way, have you found a boy yet?"

"No."

"Well, I've got a nephew I wish you'd give a trial."

"Send him around in the morning and I'll put him to work."

"I guess there's nothing here for me," thought Bart.

Nevertheless he remained at the window hoping to hear the name of the stock that the broker was buying for somebody who was evidently trying to corner it, but nothing more was said about it, so he left the office without making an application for the job of messenger. When he met Fox that afternoon at the restaurant he told him about the tip he had almost got on to.

"If they had only mentioned the name of the stock we would be right in it," he said.

"Bradhurst is doing the buying, isn't he?"

"Yes."

"Well, go to the Exchange tomorrow and see if you can find out what he is buying. Hang around till you do."

"I didn't think of that. I'll do it."

"You want to think of everything if you're going to become a successful broker one of these days," said Fox.

Next morning Bart was at the Exchange at ten o'clock. He went into the gallery, where he could get a good view of the floor, and before long he saw Bradhurst come in. He watched him go from one group to another until he finally took up his station at the B. & L. standard.

"I guess he's buying B. & L.," muttered Bart; "but I must make sure of it somehow."

He saw a young broker on the floor with whom he was on good terms exchange memorandums with Bradhurst and he walked downstairs and took up his station by the main entrance. Here he waited patiently until the young broker came out and then Bart asked him if he would tell him what stock Bradhurst was buying so much of.

"It's B. & L.," was the answer. "Got any you want to sell him?" chuckled the trader.

"I wish I had," laughed Bart.

Later on he met Fox going into the Exchange.

"B. & L. is what Bradhurst is buying right along," he said.

"Sure of that?" asked his partner.

"Yes."

"All right. Wait here till I come out."

Bart waited.

"We'll buy 5,000 shares of B. & L.," said Fox when he rejoined his chum outside. "I'll take you into the safe deposit vaults, give you \$50,000 and you can go to the little bank and put in your order for the firm. You've got time to do that while I haven't."

"That will be a big order for the bank," said Bart.

"Sure. The clerk ought to take his hat off to you," laughed Fox.

Bart got the money, went around to the bank and bought the stock at 74. The price went up almost immediately to 76, about which it hung for a couple of days, and then jumped to 78. On the first of the following week one of the biggest booms of the year started in the market, sending all stocks up, and particularly B. & L. Hundreds of lambs came to the Street with their boodle, prepared to make a small fortune, and just as confident as ever that they would do it this time. Day by day the excitement increased in the Exchange. Bart made no further attempt to find a job, but haunted the galley and kept a sharp eye on the stock in the firm's interest.

Fox never was so busy in his life before, as Decker was in with a pool to boom some stock, while other booms were under way, too. Bart thought he had never seen so much excitement before, and congratulated himself that he was not obliged to run his legs off carrying messages for Heath or any other broker. He kept Fox constantly informed about how things were going, dropping into Decker's office a dozen times a day, or waylaying his partner on the street. B. & L. kept on going up until it reached par.

"That's high enough for us, sell," Fox told him one day at the messengers' entrance to the Exchange.

"It will go ten points higher," said Bart excitedly, "and that will mean \$50,000 more profit for us."

"How can you tell? The market may go to pieces any moment. It looks top-heavy to me. All values are now away above their real standing. Every speculator in the Street that is long at this moment is standing on a mine that may explode any time. Everybody, like yourself, is carried away with visions of big profits. You do as I tell you, Bart. Sell while the iron is hot. We stand to clear considerably over \$100,000 at this moment. What's the use of taking chances of losing such a wad because there seems to be \$25,000 or \$50,000 more in sight? Remember that a bird in the hand is worth two in the bush. Don't reach for the last dollar. That is what bankrupts so many speculators. Just you go to the bank and sell now."

"All right," replied Bart, and he went very reluctantly indeed and put in the order to sell the 5,000 shares.

Twenty minutes later a powerful bear attack was made on the market by a syndicate of millionaires who had sold thousands of shares short, and tremendous excitement ensued. Prices began to tumble quick. But many big bulls, who were heavily involved in the game, rushed to the rescue and a panic was temporarily averted. Hundreds of speculators got scared, however, and

began throwing their holdings on the market. It was a case among the smaller fry of everyone for himself.

The bulls tried to stem the torrent of selling orders, and would have succeeded had not the bear syndicate redoubled its efforts to break the market. As the prices began to slowly decline, more bears chipped in, foreseeing that if a stampede could be brought on they would benefit very materially. More and more of the outsiders began to get frightened, and more stock was offered for sale. Finally at quarter of two the Exchange was fast verging on a panic. Bart was standing in the crowded gallery, a nervous witness of what was going on below. He was mighty glad he had sold the 5,000 shares, for things looked awfully ticklish, but as he wasn't sure that the shares had been disposed of yet he ran up to the bank and inquired. The clerk consulted a pile of memoranda.

"Sold at 101 3-8," he replied, returning to the window.

"Thanks," said Bart.

Then he made a rapid mental calculation and found that their profits amounted to about \$135,000 on the deal.

"Gee! But that's tip-top!" he breathed, feeling as if he wanted to execute a song and dance then and there. "No more messenger business for me after this. The firm of Fox & Day is worth nearly \$200,000. Just think of clearing over \$100,000 on a single deal. If George doesn't shake his job now he's a big donkey. We've got coin enough to open an office and start out for ourselves. I must see George right away and tell him the good news."

He made a bee-line for Decker's office, but his partner was out. A crowd of excited customers were gathered around the ticker, which was clicking away like a house afire.

"The market has gone to smash," he heard one say. "I sold out just in time."

"So did I," replied another, rubbing his hands with satisfaction.

There were others who had not sold out, and they were standing in line rushing their orders into the hands of the margin clerk and looking nervous and fidgety. Bart wanted to get over to the Exchange, so he wrote the following on a pad, and enclosing it in an envelope addressed it to Fox:

"Sold at 101 3-8. Just in time, for I hear market has gone up and that there's a panic at the Exchange.

"Yours, Bart."

Telling the cashier to give the message to Fox when he came in Bart hurried to the Exchange, where he found a tremendous uproar. Prices were being slaughtered all around, and frenzied traders were running to and fro trying to find buyers, who seemed to have taken to the bushes. The panic was at its height when the Exchange closed for the day, and then there was a scurrying of the brokers to their offices to figure up their gains or losses.

operators saw that they were closed out with a balance in favor of their brokers. Other hundreds realized that they were on the ragged edge and hastened to come up with additional margin in order to save their accounts. Scores of brokers who had speculated on their own accounts found themselves in a very unsatisfactory position, with worse facing them on the morrow unless luck turned. Among the traders who had been badly caught was Fox's employer, Nelson Decker.

The small syndicate, of which he was a member, had held on too long for additional profit in a certain stock, and the bottom had fallen out of it with a general crash. Fox was in a broker's office in the Mills Building when the panic set in and he was a pretty nervous boy after that until he got Bart's message informing him that he had sold out at a profit of \$26 a share.

"He didn't want to sell," chuckled the young messenger; "but it's a mighty good thing for us that he did as I told him. I could see that things were in such a condition that if the bears made a heavy attack it was likely to upset all calculations of the bulls. When the price of stocks gets away above their normal value it is the part of wisdom for a person who is long to go slow. On the surface everything pointed to a further rise, but I was afraid to risk it, and my fears have come true. Bart is evidently not up to all the fine points of the Wall Street game. He gets as excited as the lambs when things are coming his way in shoals. You've got to keep cool and figure on all the possibilities you are up against or you'll get lost in the shuffle, like hundreds have this afternoon. Well, \$135,000 profit is a big winning for us. It gives us a capital of close on to \$190,000. I can afford to resign my job now and secure an office for Fox & Day. When I proposed our partnership I never expected that we would be anywhere near so successful in such a short time. I suppose it was simply hog luck in a great measure. We got hold of some fine tips and played them for what they were worth. But if I hadn't told Bart to sell to-day we would have been in the soup now in spite of all our previous luck."

Fox wasn't through till nearly four that day, but Bart waited till he was off.

"Who says that we aren't the people?" asked Day exuberantly.

"I haven't heard any one say so," replied Fox coolly.

"We've made \$135,000."

"So your note said."

"Then why don't you stand on your head, or make some other demonstration of joy?"

"It's a wonder you don't, you're so excited."

"I don't see how you can pretend to be cool."

"What's the use of making yourself conspicuous? Do you want to eat at Del's this afternoon?"

"Not on your life. Our regular beanery is good enough for me."

"All right. Here we are, then. The stools are all occupied, so we'll have to take a table this time."

The lunch-room was full of messenger boys and clerks who had run out to take a bite at that hour.

"I feel sorry for the people who got caught in the slump," said Bart. "I'll bet more than one

CHAPTER VIII.—Fox & Day, Stocks and Bonds.

There was weeping and wailing over the market report when it came out showing the drop in stocks all along the line. Hundreds of small

brokerage house will find it hard to meet its engagements.

"There will be more trouble to-morrow unless the market should recover."

"Bet your life there will. Things look bad for the bulls now."

After a light lunch the boys went home. Next morning the Exchange was boiling over with excitement when it opened for business, for no one could tell how things were going to terminate. Every broker had his pockets full of selling orders, while buying orders were held subject to the outlook as it developed. Fox noticed that Mr. Decker looked careworn and anxious when he reached the office, from which he came to the conclusion that he was on the wrong side of the market. He was sent out with a fistful of notes to different brokers almost immediately, and by the time he got back business had opened at the Exchange, and Mr. Decker had gone there. The reverse the bulls had suffered on the previous afternoon ended in utter rout that day, the market going to the dogs. Many notices of failures and assignments were read out in the Exchange by the chairman, and among others was that of Nelson Decker. Bart heard the announcement from the gallery that his partner's boss was unable to meet his engagements, and that he would have to be sold out under the rules. He was surprised, as Fox had said nothing to him about Mr. Decker being in trouble. He hurried out of the Exchange and met his chum on the street.

"Do you know that your boss has failed?" he asked Fox.

"No," replied the young messenger, a bit startled. "Who says he has?"

"He was read out in the Exchange a few minutes ago."

"Is that really a fact?"

"Sure as you live it is."

"That's bad. Has he announced an assignment?"

"I don't know, but suppose so. He can't meet his engagements."

"I'm sorry to hear that. He looked broke up when he came down this morning, but I did not think that he was hit so bad. This has been a bad day for a whole lot of people—brokers among the rest."

"I heard more than half a dozen failures besides Decker's announced."

"I suppose you're sorry that Heath wasn't among them."

"Oh, I won't say that. I don't hold any hard feeling against him, though he did bounce me for what I consider no fault of my own. Well, now that we're worth nearly \$200,000 I move that we hire an office and open up as brokers ourselves."

"That is what I have decided to do. You'd better look around for a small office which you think would suit us. Get it in Wall Street if you can; it will look better on our cards."

"Gee! That just suits me," said Bart beamingly. "I'll get busy right away and let you know what luck I have as soon as possible."

The boys separated. When Fox returned to his office he told the cashier that an announcement of Mr. Decker's failure had been read out in the Exchange. The cashier nodded. There was an air of gloom in the counting-room which showed

that all hands had heard about the matter. Fox took his seat and began to think over the future prospects of the firm of Fox & Day. It afforded him a lot of satisfaction to think that his messenger-days were practically over for good. He also rubbed his hands when he thought how surprised his companions in the office would be to learn that he had gone into the brokerage business on his own hook.

Decker's failure proved to be so bad that he announced that he would have to retire from business, and arrangements were begun to wind up his affairs. In the meantime Bart had found what he considered a suitable office, and he took Fox around to the building and showed it to him. At first the agent objected to renting it to the boys, but when Fox said they were prepared to pay six months' rent in advance he consented, and they took possession of the office. As Fox intended to stand by Mr. Decker as long as he wanted his services, which would not be for long, he left the furnishing of the office to Bart. The junior partner bought two desks, a big rug, a safe, half a dozen chairs, and other necessary furniture. The proudest moment of his life, however, was when the painter had finished lettering the door with the following sign:

FOX & DAY,
Stocks and Bonds.

He stood outside in the corridor and feasted his eyes on it.

"Gee! I always said that would look fine, and it certainly does—finer than silk. I must invite my people down to visit us. They should be proud to have a real live stock broker in the family. The knowledge will come to them as a great, big surprise. I'll bet my old man will have a fit. Why, I could buy him out a hundred times over. He'll wonder how George and I managed it."

Bart laughed quietly to himself as he walked into the office, shut the door and took his seat at his own desk. For the next hour he gave himself up to castle-building and then he was disturbed by the entrance of Fox.

"In business at last, eh, old man?" said George.

"I should smile but what we are," replied Bart complacently.

"Well, you'll have to look after things for about a week and then I'll be with you. I guess during that time you won't have anything more strenuous to do than to keep abreast of the market. If a customer should happen in don't let him escape you."

"You can gamble on it that he won't get away if I have to tie him to a chair," laughed Bart.

Bart had an easy time of it for the next ten days. In fact, as the market was dull after the late panic there was little to attract him over to the Exchange. At the end of that time Decker gave up his office, and Fox joined his partner.

CHAPTER IX.—Bart Finds That It Is Easy to Make Money.

"It's time we told our folks that we're in business, don't you think?" said Bart.

"Yes. I'm going to unbosom my self to my mother and sister tonight."

"I'll follow your example, but I'm not sure what will happen. My people think I am still working for Heath."

"What could happen? They won't believe you at first, but hand out our card and invite them to come down and see for themselves."

"Well, if you hear any unusual excitement down the block you'll know I'm the cause of it," grinned Bart.

After supper that evening Fox tossed his mother and sister each one of his business cards.

"Is this one of your jokes, George?" laughed his sister.

"No, there isn't any joke about that. Bart and I have gone into business together on Wall Street. How does it strike you?"

"Aren't you two rather young to start out as brokers?" asked his sister after she had satisfied herself that her brother had told the truth.

"Yes, but we'll get there just the same. We've been working the market as partners for the last ten months and I'll bet you'll never guess how much we made."

"How much did you make?"

"Exactly \$189,000."

"You tell it well, George."

"Then you don't believe me?"

"That's too absurd for anyone to swallow."

"Come down to the office and I'll take you around to our safe deposit box, show you the money and let you count it. That's fair enough, isn't it?"

His sister laughed unbelievably, for she thought he was joking.

"I see you doubt my word. Well, I don't see how I can convince you unless you come downtown and let me prove it to you."

"Why, how could you two boys make \$189,000 in the last ten months? Why, it's perfectly ridiculous."

"I admit it is 'way out of the usual run, but it's a fact nevertheless."

His sister could not be convinced, so he changed the subject. In the meantime Bart Day sprang the news on his folks during supper by tossing his father one of his business cards.

"What's this?" asked Mr. Day.

"Read it," replied Bart.

His old man read it out aloud for the benefit of the whole family.

"So Damon and Pythias have gone into the stocks and bonds business?" he chuckled. "I suppose you got these cards up to circulate among your friends as a joke?"

"No, sir. George and I have quit carrying messages for other people and opened up for ourselves. If you hear of anybody wanting to buy or sell stocks and bonds just send him to us, and we'll consider it as a great favor."

"I suppose you expect me to believe such tommyrot as that?" asked his father dryly.

"Isn't that card evidence enough to convince you?" asked Bart.

"My son, any printer will produce evidence of that kind if you pay him his price. If you think you can get amusement enough out of your little joke to pay the printer's bill I haven't any objection."

"Then you don't believe that George and I are in business in Wall Street?"

"You are certainly in business there, but not

for yourselves. You are carrying messages for Heath & Co., while your friend George——"

"I haven't been near Heath & Co.'s office for a month."

"What's that?"

Bart repeated his statement.

"Are you telling me the truth, young man?" asked his father severely.

"Yes, sir."

"You never said a word to us before about this. I should like to have an explanation. Did you leave Mr. Heath for another broker?"

"No, sir. Heath bounced me a month ago, and I've been working for Fox & Day since."

"Mr. Heath bounced you! For what?"

Bart explained why he had been obliged to sever his connection with his late employer.

"Why didn't you tell us about this before?"

"I thought I had better not say anything about it. What people don't know does not trouble them."

"Oh, indeed," replied his father sarcastically. "If you've been out of work for a month where did you get the money you've been turning in to your mother during that time?"

"I have been drawing on the funds of Fox & Day."

"What kind of a cock-and-bull story are you telling me?"

"I am telling you nothing but facts. George and I have been partners for ten months. We started with a capital of \$100—\$50 apiece. We began business by buying ten shares of R. & A. We bought the stock at 75 and sold at about par, making a profit of \$265. Then we took a flyer on P. & N., and cleared something over \$800. Our third spec was 100 shares of C. & B., which netted us \$2,000. Our fourth deal was in A. & D., out of which we made more than \$3,000. We then had a capital of \$6,500, most of which we put up on G. & H., and cleared a profit of \$50,000. Then we——"

"That will do, young man. I've heard enough of your nonsense," said his father with a frown.

"There is no nonsense about it, father. If George and I divide up to-morrow morning I'd have something over \$90,000 in cash to show you," said Bart earnestly.

Mr. Day sat back in his chair and stared at his eldest son. Bart's mother also stared at him, and so did his six small brothers and sisters.

"What do you mean by making such a barefaced statement as that?" exclaimed his father angrily.

"Because it's the truth," said the boy desperately, for he saw that his father believed he was making his story up.

"Have you gone crazy, Bart?" roared Mr. Day.

"No, I haven't gone crazy. Ask George Fox and he will tell you the same thing. Come down to our office to-morrow and we will show you over \$189,000 belonging to us in our box at the Washington Safe Deposit Company, on Wall Street. A month ago we were worth only \$54,000, but we made \$135,000 during the panic in the Stock Exchange about two weeks ago. That's how we come to be worth so much."

The Days were dumbfounded over Bart's persistent story. Finally the boy was allowed to tell the story of the Fox & Day partnership from its beginning to date, and his narrative produced a great sensation in the family.

It seemed almost too absurd in their eyes, but Bart's manner carried conviction with it.

"So you two boys have an office and an alleged capital of \$189,000?" said Mr. Day. "Well, I will come down some time this week and satisfy myself about this matter. If it is true, I must say that it is the most remarkable thing I've ever heard of."

"You'll find that it is true, all right. I didn't tell you a word before because I didn't know how we would come out, and besides, I wanted to surprise you."

"You have surprised us without a doubt. I've been working all my life and haven't earned in all that time half as much as you claim you and Fox have made in less than a year. I know money is made and lost in Wall Street by the thousands, but never before did I hear of messenger boys making such a fortune in the financial district. You both have had a most astonishing run of luck."

Mr. Day made it his business to visit the office of Fox & Day on the following afternoon, and he was astonished at the business-like appearance of the place. The boys took him around to the safe deposit vaults and counted their capital before him, and he had to believe the evidence of his eyes. He went home and told his wife that all Bart had said was true, and so when the young broker got home himself he found that he was a very important personage in the family circle, and that even his father took his hat off to him, metaphorically speaking. Some boys under the circumstances would have got a swelled head, but Bart wasn't built that way, and took his new distinction with praiseworthy modesty.

CHAPTER X.—Florence Lane.

One of the first things that Fox did when he took hold of the office as the managing partner, for Bart regarded him as the head and front of their partnership, was to insert a standing advertisement in the leading financial dailies, and also in a couple of the evening dailies extensively read by people interested in Wall Street.

"That's the way to let the speculative public know that there is such a firm as Fox & Day in existence. You've got to become known in order to do business," said Fox to his partner.

"I agree with you," replied Bart. "What you say always goes with me."

"I think I told you once that Rome wasn't built in a day. It will take time for us to get customers. But we can afford to wait. We are both young, we have plenty of capital, and we are both satisfied to creep before we can expect to walk."

Bart nodded.

"The first customer will probably be the hardest to get, just as the first thousand of a man's capital is usually the hardest to accumulate."

At that moment there was a knock at the door.

"Come in," said Fox.

The door opened and a shabby-looking man entered.

"Is the boss in?" he asked, looking alternately at the two boys.

"Both of the bosses are in," replied Fox.

"I'd like to see one of them."

"You are looking at him now."

"What do you mean?"

"I am Mr. Fox."

The visitor scratched his chin and looked very doubtfully at the senior partner.

"You're not jokin' with me?" he asked.

"No, sir. I am Mr. Fox. This is Mr. Day, my partner. We are in the brokerage business. If there is anything we can do for you let us know. As a preliminary you might introduce yourself. We like to know who we are talking to."

"My name is Jere Baxter," said the visitor.

"Glad to know you, Mr. Baxter. Take this chair. It is just as cheap to sit down as to stand up. What can I do for you?"

"Do you deal in mining stock?"

"We haven't as yet, but it is in our line. Have you any for sale?"

"I have 10,000 shares of the Phoenix Copper Mine, of Phoenix, Montana, I'd like to sell," said the caller, pulling a big envelope out of his pocket and taking out a couple of certificates, good for 5,000 shares each, and laying them on Fox's desk. The boy took them up and looked at them. Then he picked a market report of listed mining securities out of a pigeon-hole of his desk and consulted it. The Phoenix Copper Company was quoted at five cents a share.

"What do you want me to do with these? Sell them for you?"

"Yes."

"The stock is quoted at five cents, but it does not follow that I will be able to get that for you. If there is no particular demand for this stock I shall probably have some trouble in selling these certificates at any price. If I can't get the market price do you authorize me to take less?"

"The shares cost me ten cents two years ago. I had money then. Now I am broke. Will you make me an offer yourself, cash down?"

"No, I don't think we want them," replied Fox. "I'll try to find a purchaser for you, but that is the best I can do."

The visitor looked disappointed. The fact of the matter was he had visited a number of brokers, some of whom had been willing to handle the stock on a commission and some had not.

There was hardly any market for Phoenix Copper, and the brokers had told him that the prospect of getting rid of the shares was not very encouraging.

"I'll take \$100 for the shares," he said. "I need money badly. That is one-tenth of what I paid for them. Some day they may be valuable, but I can't wait for developments in the mine."

"Let's buy them on a spec?" suggested Bart. "One hundred dollars won't break us."

"All right," said Fox. "We'll take a chance on them at that, but if we have to frame them in the end they will be rather expensive ornaments."

He made out a memorandum bill of sale, and while Mr. Baxter was signing it he went to the safe, opened it and took \$100 out.

"Thank you," said their visitor. "I hope you'll make something out of them."

He got up, bowed to the boys and took his departure.

"Go down to the Curb Exchange and see if you can get offers for this stock," said Fox to his partner. "Let it go at two cents."

Bart departed on his mission. He returned in about half an hour.

"I guess we're stuck on that stock," he said.

"Couldn't sell it, eh?" said Fox.

"Half a dozen brokers told me that Phoenix is a dead proposition."

"Then it ought to be taken off the market list."

"It might just as well be, for nobody seems to want it."

"Our first customer didn't pan out very well," chuckled Fox.

"I suppose it's my fault, as I told you to buy the stock. Hand me the shares and charge \$100 against my account," said Bart.

"No. The firm can stand the loss easily enough; but we can't afford to make a steady business of buying dead shares."

Fox put on his hat and said he was going over to the Exchange to see how things were moving there.

"I'll keep house till you get back," replied Bart, taking up a copy of that morning's Wall Street "News" and throwing himself back in his chair.

That afternoon about half-past four, while Fox was standing near Herald Square, watching the flow of ladies who were going in and coming out of a big department store near at hand, he noticed a pretty young lady coming along with several bundles in her arms. They were not large bundles, but about the size that ladies carry when they are out shopping. Not every pretty girl that the young broker encountered in the course of his walks attracted Fox. Pretty girls are so thick in New York that they are to be met with on every hand, in the shopping district especially, so that it would keep one busy admiring them all. There was a winning expression on the face of this particular girl that made Fox regard her with unusual interest.

She stopped on the edge of the curb near him and appeared to be waiting for a break in the numerous vehicles passing up and down Broadway so that she could cross. An opening came at last and she started. A few yards out one of her bundles dropped and she stooped to pick it up, whereupon a second package fell and she had to reach for that, too. At that moment an auto came humming along down. The chauffeur had turned to speak to the gentleman in the seat behind and did not notice that he was bearing right down on the young lady. Fortunately for her, Fox saw her peril, sprang forward, seized her around the waist and swung her aside just in the nick of time. The girl uttered a suppressed scream and stood trembling as the young broker released her.

"I beg your pardon for handling you so roughly," said Fox, raising his hat; "but under the circumstances it was unavoidable." She turned her frightened eyes on him, but said nothing.

"Will you permit me to see you across?" he said deferentially. She yielded submissively to his escort, and they were soon standing on upper Sixth Avenue.

"You are all right now," said Fox, lifting his hat again and starting to move off when she laid her hand on his arm.

"You saved me from being run over," she said in a sweet voice. "I am very grateful to you, sir."

"You are quite welcome, miss. I am glad I was able to be of service to you."

"Will you tell me your name? I should like to remember you."

"My name is George Fox. Here is my business card," he said, offering her one.

"Thank you," she said with a smile and an expressive look that made Fox's heart beat a trifle quicker.

"Perhaps you will favor me with your own name?"

"Florence Lane," she replied.

"I suppose I can be of no further service to you," said Fox.

"I suppose not," she answered with another smile; "but I hope you understand how grateful I am for what you did for me."

"Naturally. Well, I'll say good-by."

"Good-by," she replied, and they parted.

"I wish I was better acquainted with her," he said to himself as he looked after her. "She's a fine girl, and no mistake about it. Probably I'll never see her again. If I knew where she lived I should endeavor to run across her. But I don't, and I didn't have the cheek to ask her. However, I know her name—that's something." Fox then walked up to the Thirty-third Street elevated station and took an uptown train for home.

CHAPTER XI.—The Joke That Didn't Work.

Next morning Fox told Bart about the incident on upper Broadway.

"You ought to have got her address, George," said his partner. "Very interesting romances, ending in marriage, have been the result of meetings under much more prosaic circumstances than yours of yesterday."

"Oh, piffle! People do not always fall in love with one another because they come together under exceptional circumstances." Bert laughed and the subject was changed to the market. One morning about a month later a paragraph appeared in a financial paper to the effect that the Waldheim interests had acquired the Phoenix Copper Mine, and intended to exploit it in connection with their other copper properties. Bart saw the paragraph and called his partner's attention to it.

"Looks as if there might be something doing in that property after all," he said.

"I should say so. The Waldheims control a dozen copper mining properties in Montana. They are multi-millionaires, and are pretty sure to bring the Phoenix into notice in some way, if only as a gambling proposition. I wouldn't sell those certificates for 25 cents a share now."

"You wouldn't, and we only gave a cent a share for them?" ejaculated Bart.

"No, I wouldn't. Go down on the Curb and see if you can buy any Phoenix for ten or fifteen cents a share this morning. A month ago it was a drug on the market. You could hardly give it away. But every broker has read that paragraph by this time, and I'll bet they are looking for any shares of Phoenix they can pick up cheap. The moment that report is confirmed you'll find that Phoenix will be quoted at a quarter at least. The name of Waldheim is a power in copper."

"Do you want me to make an investigation around the Curb?"

"You might as well. You are not overburdened with work at this moment." Bart put on his hat and went out. The fact that two boys had rented Room 605 on the sixth floor of the Skye Building, and were trying to carry on a brokerage business, attracted some attention from the tenants on that floor. The clerks particularly considered the matter quite a joke, and made a whole lot of fun over it among themselves.

"Some people in this world have an awful gall," remarked Ed Waterbury, margin clerk for the brokerage firm next door to Fox & Day, to the second bookkeeper.

"That's what they have," answered the other. "I suppose you refer to the kid brokers next door."

"Of course. Who else? Those chaps make me tired. They put on as much style as though they were the real goods. I'd like to see them taken down."

"Don't worry about them. They're harmless."

"I don't see how the agent came to rent them the room."

"Probably he thought their money was as good as any one else's."

"You don't imagine they have much money, do you?"

"They must have some or they couldn't keep going."

"I'll bet they haven't had a customer yet."

"How are you going to prove it?"

"I'm not going to take the trouble to. Say, we might work a joke off on them and make them feel cheap."

"How?"

"When we come back from lunch let's go in and I'll give them an order to buy a thousand shares of the Gopher Mining & Milling Company, of Tombstone, Nev. There isn't any such mine, but I'll bet they don't know the difference, and when they start to look it up we'll give them the merry ha-ha. What do you say?"

"All right. I'm with you." Accordingly about one o'clock Waterbury and the second bookkeeper walked into the office of Fox & Day. Fox was seated at his desk writing a letter, and the only sign of business in the room was the ticker, which was ticking away with little intermission.

"Have I the honor of addressing Mr. Fox or Mr. Day?" asked Waterbury with an exaggerated politeness that aroused the young broker's suspicions at once. Furthermore he recognized both young men as employees of the firm next door.

"My name is Fox. What can I do for you?"

"You buy and sell mining stock on commission, I suppose?"

"I do."

"What will you charge to buy me a thousand shares of the Gopher Mining & Milling Company?" asked Waterbury with a smile that he could not wholly suppress. Fox knew that there was no such mine on the list and he scented a practical joke at once.

"Sorry, but I don't do business with boys," he replied coolly.

"What's that?" gasped Waterbury, while the second bookkeeper put his hand to his mouth to stifle a laugh. It was a rich joke on the margin clerk, and he intended to tell the whole

office about how the kid broker next door had turned the tables on Waterbury.

"I said that I did not do business with boys. It is contrary to the rules of the Street," Fox replied.

"Who in thunder are you calling a boy?" snorted Waterbury, getting red in the face.

"Why, you're one, aren't you?" Waterbury sported a mustache and prided himself on his manly appearance. To be called a boy knocked his self-esteem into a cocked hat.

"Why, you young monkey——"

"Hold on!" exclaimed Fox, swinging around in his chair and facing the clerk with such a resolute expression that he stopped short. "You may not look exactly like a boy, for you have what seems to be a mustache and your shoulders are padded to improve your figure; but people are generally sized up by what comes out of their mouths. You came in here and asked me a silly question that a man wouldn't be guilty of, so I naturally took you for an overgrown boy. Probably you thought you were getting off something funny, but this office isn't a kindergarten, and consequently I do not appreciate your alleged witicism. You will probably be able to find all the Gopher stock you want in your own office, and as I am busy, if you are not, I shall have to request you to mosey back the way you came."

"You are an insulting jackanapes, do you know that?" roared Waterbury, shaking his fist at Fox.

"If you were a man I might take offense at your language, but as you do not appear to have any claim to that distinction I will overlook your behavior. Good-day." Waterbury was by this time hopping mad. It would have given him the keenest pleasure if he could have annihilated Fox then and there. There was a certain aggressiveness underlying the young broker's cool manner that warned the margin clerk not to go too far. But what he dared not do with his hands he did with his mouth. He threatened Fox with dire consequences for insulting him. He referred to the nerve of some people who pretended to be brokers, but who ought to be carrying messages until they learned something, as well as much more to the same effect. The second bookkeeper enjoyed the performance exceedingly. He was glad that he had not put his own foot into the matter, for he saw that the young broker was nobody's fool. He chuckled when he saw that Waterbury was getting all that was coming to him, which was not very friendly on his part toward a fellow clerk. In the midst of the margin clerk's tirade against Fox the door opened and Bart entered. He was much astonished at what he saw and heard.

"Bart," said Fox, "please show these young gentlemen into the corridor." Although Bart was younger than Fox he was taller and of heavier build. He opened the door and then went up to the wrathful Waterbury.

"You heard what Mr. Fox said. Will you please retire from the office?" he said. The margin clerk gave him a haughty stare and after shaking his fist at Fox stalked out of the room with the air of a tragedian, followed by his companion. Bart closed the door and then asked his partner what the trouble was about. Fox told him the particulars of the visit from the two clerks next door.

"I guess you hit him hard by calling him a boy," grinned Bart.

"Well, he acted like one coming in on that fool errand. He came in here thinking to make a fool out of me, but I turned the tables on him." Then they had another laugh over the discomfiture of the margin clerk next door.

CHAPTER XII.—In Which Phoenix Copper Takes on a Boom.

Bart reported the result of his mission to the Curb market. He had made inquiries about Phoenix Copper and found that it was going at 20 cents as the result of the published announcement that the Waldheim Brothers had acquired control of it.

"And it looks as if it was likely to go higher, too," he said. "There was not a great deal offered at 20, and I heard one broker offer 5,000 at 25 cents, though I am not sure that any one bought the shares, or any part of them."

"We didn't make such a bad spec of it after all," replied Fox. "You have a right to pat yourself on the back, for I shouldn't have bought those certificates if you hadn't suggested it."

"I did it more because I felt sorry for the man than because I thought the stock would ever amount to much. He said he needed the money, and he looked it."

"Sentiment is all right in its way, but it doesn't go in business to any great extent. However, sentiment in this case has turned us in 1,900 per cent. profit, as you say Phoenix is bringing 20 cents. I wouldn't be surprised if the Waldheims worked it up to \$1 a share, dumped their holdings on the public and then threw the mine overboard. They may on the other hand, find the mine a paying proposition in the ore line, and boom it on a legitimate basis. In either case we'll hold on to what we've got and see how things evenuate." During the next two weeks Phoenix Copper gradually went to 30 cents a share, and Fox & Day could have sold their 10,000 shares for that price, but Fox advised against it, and what he said went with Bart. The firm had received a number of letters from people who had seen their advertisement in the financial papers. Bart answered these correspondents with a short market letter, which he had typewritten, but nothing in the way of business came from them. Fox had been watching the market right along on the lookout for another chance to increase their capital if they were lucky. The chances for getting hold of a tip under their altered circumstances were not very good, and it became a matter of judgment in the selection of a winner. Finally Fox decided to invest in L. & M., which he noticed was lower than usual. It was going now at 65. So he went to a big brokerage house and bought 10,000 shares of it, putting up a marginal security of \$100,000. The partners after that alternately spent a part of their time at the Exchange. During the next two weeks L. & M. hovered around the price at which they had bought it, and then as the market improved in tone it gradually went up to 70. It hung on to 70 for a week, when it advanced to 72.

"I guess we'd better sell," said Fox to Bart.

"There is about \$65,000 profit in it for us, and that isn't to be sneezed at."

"Go ahead and sell, then," replied his partner, and so Fox put in his order. After the broker who handled the deal had settled with them the firm of Fox & Day had a capital of a quarter of a million stowed away in their safe deposit box. Soon after this, while Bart was walking up Broad Street, he noticed some excitement among the Curb traders. Inquiring into the cause of it he learned that a fine body of copper ore had been discovered in the Phoenix mine, and that the stock was taking on a boom. He hung around for awhile and watched the price go up, dozens of brokers offering advancing figures for the stock. Then he rushed back to the office and told Fox the news.

"When I left 45 was being offered for Phoenix," said Bart, rubbing his hands as he thought of the 10,000 shares the firm had in the safe and for which they had paid only \$100 all told. "I'll bet it will go to 50 and over," he added. "Talk about making a profit on a deal, that beats the deck. I wonder if the man who sold it to us knows what he lost by being compelled to sell it at a mere song." The words were hardly out of his mouth before there was a knock at the door.

"Come in," said Fox. The door opened and in walked Jere Baxter, the man who sold them Phoenix stock, looking, if anything, more disreputable than ever.

"Mornin', gents," he said humbly.

"Good-morning," said Fox. "I believe your name is Baxter?"

"That's my cognomen, sure enough."

"Well, what can we do for you today?"

"You bought quite a bit of Phoenix Copper from me a while ago at a cent a share," he said.

"We did," replied Fox.

"Did you sell it for what you could get or did you hold on to it?"

"Really, Mr. Baxter, that is a question that I don't think you have any right to ask us to discuss with you."

"Maybe not, gents, maybe not. I was just curious to know whether you had held the stock, for it's sellin' nigh on to 50 cents, which would give you a large profit on your investment."

"If you had held on to it yourself you would be nearly \$5,000 richer."

"That's true, gents. But I was down to hardpan, and had to sell or go to the island as a vagrant."

"You don't seem to be much better off today, Mr. Baxter, judging from your personal appearance."

"That's right, gents. I'm down to the last penny once more. I came in to see if you would give a dollar or two to help me along. I thought that if you had held on to the stock you might not object to doin' that. It cost me \$1,000, you know, and I sold it for \$100."

"Well, Mr. Baxter, if we handed you another \$100 would it fix you up so you could hunt for work?" said Fox.

"One hundred would be a godsend to me now," said Baxter eagerly.

"You won't blow it in and come around here by and by again looking for more?"

"No; I'll make it go a long way. It will keep

me all winter if I don't get anythin' to do. I expected to have to go to the island, but I don't want to."

"Where are you hanging out at present?"

"At the El Dorado lodgin' house, on Third Avenue. Cost me \$1.25 a week for a bed. I eat down in the Bowery, or anywhere I happen to be when I'm hungry and can hit a cheap joint."

"If I give you \$100 will you promise to take it up to the Bowery Bank, deposit it and not draw more than \$5 a week as long as it lasts?"

"I will."

Fox opened the safe and handed him five twenty-dollar bills.

"There you are, Mr. Baxter. If you prove to be a man of your word it is possible we may help you again if you are in need; otherwise it will be useless for you to ever show up here again."

"Thank you, sir. I'll do exactly as you have told me to. You can find out at the bank whether I have kept my word or not. Good-day."

About a week later, when Phoenix had climbed up to 90, Fox & Day received the following note, written on the cheap paper of a Third Avenue "hotel," in their morning mail:

"Fox & Day—Respected Gents: When I left your office with that \$100 in my pocket I couldn't resist the temptation to go down to the Curb and slap it up on 100 shares of Phoenix at 45. I figured out it was going higher. I was right. I sold them shares to-day at 90, making \$40 clear money. The \$140 is now in the Bowery Bank, and I have got a job as night watchman at enough to keep me all winter if the job holds, which I am told it will. Thanking you once more for that \$100, and hoping you get a dollar for Phoenix, if you have held it, I remain yours, most respectfully and gratefully,
Jere Baxter."

Fox tossed the note to his partner.

"He's all right," said Bart, after reading it.

"If he keeps straight I'll add \$300 more to his bank account," said Fox. "That will be equal to half what he paid for the shares originally."

"We can afford it, for we can get \$9,000 for that stock to-day," replied Bart.

A gentle tap at the door interrupted their conversation. On being invited to enter the door opened and to Fox's surprise, and secret delight, in walked Florence Lane.

CHAPTER XIII.—In Which Florence Lane Has Her Own Troubles.

Fox sprang up from his chair and hastened forward to meet the girl.

"Upon my word, Miss Lane, this is a delightful surprise," he said with a bow.

"I hope I am not intruding," she said.

"Intruding! Why, you're as welcome as the flowers in May. Allow me to introduce my partner, Bart Day. Bart, this is Miss Florence Lane."

Bart jumped up and bowed, and the girl acknowledged it with a smile.

"Sit down here, Miss Lane," said Fox, pointing to the chair beside his desk.

"I kept your card, Mr. Fox," said the young lady, after seating herself, "which accounts for my being here."

"I am very glad you did. I have often wondered if I ever should have the pleasure of seeing you again," said Fox.

"I called on a little matter of business."

"Business!" exclaimed Fox.

"Yes. I want you to sell some mining stock for me."

"We will do that with the greatest of pleasure. What mine is it?"

"Phoenix Copper Company."

Fox opened his eyes.

"You are fortunate to have some of that stock, for it has lately risen from practically nothing to 90 cents. How many shares have you?"

"Five thousand."

"I can get you \$4,500 for it, though if I were you, unless you want the money badly, I would hold on to it a while longer, as I believe it will go higher in a few days."

"I dare not hold on to it longer. My uncle insists that I shall give it to him."

"Why should you if the stock is yours?"

"My uncle, with whom I am living, persists in exercising the authority of a father over me, although he is not really even my legal guardian. More than a year ago one of his sisters, who was my Aunt Carrie, died and left me that stock. It was not worth much then, not over five cents a share, and Mr. Stanton, that's my uncle, made no objection to my keeping the certificate in my possession. A couple of weeks ago my uncle asked me for the certificate. I asked him why he wanted it, and he said, as my guardian, he believed it would be safer in his possession. I told him that he was not my guardian, and that I preferred to keep the stock myself, even if it wasn't worth anything. He insisted, and we had quite a sham battle over it. While I was out next day he went to my bureau in my room, hunted through the drawers and finally discovered the certificate, which he took possession of."

"He had a great nerve," interjected Fox.

"That evening I saw in the paper that Phoenix Copper stock had advanced in value to 30 cents, and that it was expected to go higher. I then suspected why my uncle was so anxious to get hold of the certificate. When I went to my bureau that night I saw that somebody had been poking about in the drawers. It occurred to me that my uncle was the person who did it. On looking for my stock I found that it was gone, and I was very indignant over Mr. Stanton's conduct. Next morning I accused him of taking the certificate. He did not deny it, but he flatly refused to return it."

"How did you manage to recover it?" asked Fox.

"Well," she answered with a smile, "it was only by an accident. I have noticed that the price of the stock has been advancing right along. Last night it was quoted at 88 cents. The higher it got the more certain I became that my uncle intended to sell it and keep the greater part of the money himself, perhaps allowing me only its value when it originally came to me. About half-past nine this morning I went into his study to have it out with him. I intended to speak my mind quite plainly, for I did not think he had treated me fair at all."

"He certainly did not," said Fox.

"Mr. Stanton was not at his desk, which was open, but looking for something in the next room."

I sat down beside the desk to wait for him. As my eyes roved over the papers and other articles they lighted on my certificate of stock, to which was pinned a memorandum. On the spur of the moment I snatched my property up and left the room."

"Good!" exclaimed Fox.

"Returning to my room I looked at the memorandum and saw that Mr. Stanton had been figuring up the value of the stock at 88. Underneath was the name and address of a firm of brokers on Exchange Place. It was clear to me that my uncle was about to dispose of the certificate. I determined to get ahead of him. I remembered you were in the brokerage business, and that I had your card in my pocketbook. I dressed myself at once and came right down here. After getting out at Wall Street I discovered that in my hurry I had left your card on my bureau. That seemed too provoking for anything, and I was afraid I should never be able to find you. However, I recollected that your office was in the Skye Building, so I inquired my way here, asked the man in charge of the elevators on what floor your office was and he said the sixth, Room 605. That solved all my difficulties, and here I am."

"Then you have brought the certificate with you?" said Fox.

"I have. Here it is." Fox opened it and found the certificate for 5,000 shares of Phoenix Copper.

"Do you wish me to dispose of it right away at the market, or will you leave it in my custody for a few days on the chance of the price going to a dollar or above?"

"Do you wish me to hold it a while?" she asked.

"I do. We have 10,000 shares of Phoenix Copper in our safe that we got quite cheap a while ago when it really had no market value. We do not intend to sell it until we see just how the land lies. The Waldheim Bros., the Montana copper kings, have acquired control of this mine, and there is no saying but it might go to \$5, or even more, a share in the course of time. If you do not need the money I would advise you by all means not to sell. I will loan you any reasonable sum you may want on it, deducting the amount from what you may eventually get from the sale of the stock."

"Then I will be guided by your judgment. If you want to let me have \$50 on account I will take it, as there are many things I need, and my uncle is very close with me."

"Why not take \$100, Miss Lane?"

"Very well, if you will loan me that much," she replied.

"I will do that with pleasure. Should you need more call on me at any time and I won't let you go away empty handed."

"I am sure you are very kind."

"Not at all. Your stock, which stands as security for the loan, is worth at this minute about \$4,500. I shall esteem it a favor for you to consider me your banker." Miss Lane laughed and said he could have the honor if he really wished to.

"I will now write an order authorizing Fox & Day to use their judgment about disposing of your 5,000 shares of Phoenix Copper, and you can sign it," said Fox.

"Very well," said Florence, taking off one of her gloves. The paper was ready in a few minutes, and while she was signing it Fox drew up

an I. O. U. for \$100, which she also signed. He then handed her the money and she put it in her purse.

"I am glad that the certificate is out of my possession, and I am ever so much obliged to you for taking charge of the matter for me," she said.

"Don't mention it Miss Lane. Now that I have so much of your property under my charge I hope you won't be a stranger to the office. I shall be delighted to have you drop in any time, and so will my partner," said Fox.

"Thank you. I will try and call occasionally."

"Please write your address under your signature on that order. I shall want to know where to address you when I find it necessary to communicate with you." Miss Lane complied.

"Well, I won't take up your time any longer," she said, rising.

"Oh, don't be in a hurry. We are not very busy just at present, and you might as well have a little chat with us now that you have transacted your business." At that moment the door of the office was thrown open and a tall man in a silk hat and Prince Albert coat, with reddish Galway whiskers and a bilious look, walked into the office.

"Oh, my gracious!" cried Florence Lane, starting up with a little gasp of consternation. "My uncle!"

CHAPTER XIV.—Mr. Stanton Gets the Short End of the Argument.

An angry frown came over Mr. Stanton's hard-looking countenance the moment he recognized his niece in the office.

"Florence, come outside with me this instant," he said, without taking the least notice of the boy brokers. "I have followed you here all the way from home." The girl, however, had no desire to go with her uncle, for she foresaw an unpleasant interview in the corridor, so she said:

"What do you wish to say to me?"

"I do not care to speak to you in here."

"Then you will have to wait till I get home."

"I won't wait," roared Mr. Stanton. "I want that certificate of stock which you took from my desk."

"You have no right to it. You abstracted it first of all from my bureau drawer without my knowledge or permission, and I had a perfect right to recover it when I say a chance to do so," she replied.

"Did you bring it down here to sell?"

"I did."

"Then I forbid you to dispose of it."

"You're too late. I have already done so."

"You have sold it?" he gasped.

"It has passed out of my possession to Mr. Fox, and he has paid me some of the money on account." With an angry snort Mr. Stanton rushed at the girl, who screamed and tried to escape him. In a moment Fox and his partner were on their feet ready to defend her. As the angry man tried to reach the terrified girl, Day grabbed him by the coat-tails, while his partner sprang between uncle and niece.

"Here this won't do at all," cried Fox. "This young lady is under our protection." Stanton

aimed a blow at Fox, which the boy dodged, and the strain which in consequence came upon his coat-tails held by Bart caused one of them to partially give way. Fox grasped the man by one of his wrists, while Bart seized the other. He struggled to release himself, making use of language that was more strenuous than polite, but in vain. The boys were strong, and before Mr. Stanton was aware of his inability to cope with the situation he was forced outside into the corridor, and Fox and Day stood at the door and barred his return.

"When you cool down and are ready to act like a gentleman we'll let you inside, and the matter you came here about can probably be adjusted," said Fox, in a tone that showed he did not intend to stand any nonsense from Mr. Stanton.

"I want nothing to do with you boys," snorted the man. "I want my niece to go home with me."

"I'm afraid you have frightened her so much by your remarkable behavior that she will not agree to do so," replied Fox.

As several persons stepped out of the elevator at that moment, the boys, not wishing to attract attention, closed the door on the still irate visitor. Stanton was speechless with rage over the way he had been handled, and was more than half disposed to rush back into the office and tear things up generally. Instead of doing so he began pacing up and down the corridor, glaring at every passer-by, and behaving in a way sure to attract attention to himself. His partly torn coat-tail, of which mishap he was ignorant, flapped against his legs as he walked, and did not improve his appearance. Gradually he cooled down, and when Fox came out to see what had become of him he was fairly rational once more.

"Will you step into my office, Mr. Stanton?" said the boy politely, "and we will talk this matter over." Stanton consented to do so, and when the man was seated Fox said:

"Miss Lane has turned that stock over to my firm to sell for her, and I hold her order to that effect. As she told me that the certificate was left to her a year or so ago by one of her aunts I see no reason why she has not the right to do with it as she chooses."

"She has no right to dispose of it without my consent," replied Stanton grumpily.

"On what ground?"

"I am her uncle and guardian?"

"Are you her legal guardian?" Stanton admitted that he was not.

"Then you have no real authority over her," replied Fox. "You cannot prevent her doing what she chooses with her own property."

"I ought to have some authority over her, seeing that she's my sister's child, and I support her and pay for her clothes."

"Didn't her mother leave a fund for that purpose, and haven't you paid yourself out of it?"

"I don't know that that is anybody's business but hers and mine," growled Stanton. "I reckon if I applied to some court I could get an injunction out against you selling that stock."

"Well, nobody is going to stop you from doing that, if you think it will work."

"That stock is worth nearly \$5,000. Are you going to pay that over to her?"

"Why not? She gave us the order. We recognize nobody else in the matter."

"You ought to hand it over to me, and I'll take care of it for her."

"If Miss Lane authorizes me in writing I will do that, otherwise I couldn't think of doing such a thing."

"She isn't old enough to know what to do with such a lot of money as \$5,000," persisted Stanton.

"She can easily bank it and let the interest accumulate. It will be quite safe in any reputable savings bank."

"I don't think there is any use of talking any more about this matter here. I will speak to my niece when I get home. Are you coming with me, Florence?"

"No," she answered. "I have some shopping to do uptown."

"It ain't much, I guess, so I'll go along with you," he said, rising.

"You had better go to a tailor and have your coat repaired," she answered.

"My coat!" he ejaculated. "What is the matter with it?"

"It is badly torn at the waist. I will pin it up for you temporarily." When Mr. Stanton saw the wreck of one of his coat-tails he almost lost his temper again. He accused the boys of being responsible for the damage.

"Tell the tailor to send his bill to us, and we'll pay it," said Bart. After Florence had pinned the tear so that it wouldn't show he left the office without making any further demand on the girl to accompany him.

"He came in like a roaring lion, but he seems to have departed in a much calmer frame of mind," laughed Fox.

"I think you convinced him that he couldn't do anything about that stock, nor could he hope to handle the money that comes to me from the sale," replied the girl. "In any case I am very much obliged to you, Mr. Fox, for the interest you have taken in my affairs, and I assure you that I shall not forget it."

"It will always give me great pleasure to be of service to you Miss Lane," said Fox in his most gallant manner. Florence smiled sweetly at him and then took her leave.

"Well, what do you think of her, Bart?" said Fox.

"She's a peach, and I can see that you're dead gone on her," replied Bart.

CHAPTER XV.—Conclusion.

A few days later Fox & Day got their third customer, a little, elderly gentleman, who had heard about the boy brokers, and came into their office to make their acquaintance. He had been operating through a big brokerage house, but for certain reasons he has decided to make a change.

"I'll give you a trial order, Mr. Fox," he said. "I want 10,000 shares of B. & O. and I want you to get it right away. Have it delivered C.O.D. at the Hanover Bank, and send your statement to my office by mail."

"I will attend to the matter right away, Mr. Elsgood," said Fox.

"If I find you are able to handle my business

you shall have it all," said the old gentleman. "I will also recommend you around among my friends." Bart came in soon after the new customer went away, and Fox told him about him.

"If we can catch Moses Elsgood as a steady customer it will give us the biggest kind of a boost in the Street. He is known all over the financial district, and there isn't a brokerage house but would be more than pleased to secure his custom. I don't know how he came to drift in here, but he seemed to take a fancy to me. He asked me how long you and I have been in business, and who we worked for before we started out for ourselves. He also asked in a general way if our capital was sufficient to keep us going. Finally he gave me an order to buy him 10,000 B. & O., to be delivered C. O. D. at the Hanover Bank. I'm going out now to attend to the order."

"That's a good order," said Bart.

"It's a prime one. The best of it is he said he would recommend us to his friends if he found us able to handle his business."

"We'll handle it or burst an artery," replied Bart. "A good thing like that must not be allowed to get away from us under any circumstances." Fox went out to look for the stock in some broker's office. By good luck he found the amount of B. & O. he wanted in the first place where he applied, and he requested that it be delivered right away. Bart made out and mailed the statement of account to Mr. Elsgood, and on the following afternoon they received a note, enclosing check for commission, complimenting the firm on the promptness with which the order had been executed. After that the old gentleman began dropping in every day to have a chat with them, which indicated that he intended to make their office his headquarters. He brought a friend once in awhile, and in this way Fox & Day began to accumulate a number of customers. They hired an office boy, a budding stenographer making her first bow in the business world, and old gray-headed bookkeeper. During this time Phoenix Copper went up to \$1.25, and instead of writing Miss Lane, Fox took the liberty of calling on her at her uncle's home. He used the rise in the copper stock simply as an excuse for his call, but the girl appeared to be pleased to see him. He spent a pleasant evening with her, and she invited him to call again. Her uncle had given up his fight to get possession of her certificate, and peace reigned between the girl and her relative. Fox gradually became a regular weekly caller, and began inviting her out to the theatre, or some other form of entertainment. One day Bart overheard a party of brokers talking about a corner that a powerful syndicate was working in O. & N. Somebody on the inside had tipped one of the brokers off to the situation, and he was trying to form a pool among his friends to take advantage of his pointer. Bart lost no time in carrying the news to his partner.

"This is the first tip we've got hold of since we've been in business, so it behooves us to make the most we can out of it," he said to Fox. Fox agreed with him, and as a result they managed to secure 10,000 shares of the stock, though not without difficulty, for it was pretty scarce. They had to pay an average price of 90 for it, but by the Exchange closed that day it was up to 92 1-2.

That meant a prospective profit of nearly \$25,000 all within a few hours.

"No wonder fortunes are easily made in Wall Street," said Bart after he had noticed the advance on the ticker. "All you have to do is to get on the right thing and then have the coin to back it, and if things go right you gather the money in hand over fist."

"And don't forget that fortunes are just as easily lost as they are won," said Fox. "In fact, easier. Suppose we had the whole of our capital up on O. & N., and it suddenly dropped a dozen points, where would our money be? We'd be flat broke and have to begin all over again."

"That's right; but we do not need to take the risks we did at first when building our pile up. There is no occasion for us to try to become millionaires too quick. I think the risk we are taking now on O. & N. is enough. That leaves us without enough to protect ourselves against any ordinary slump."

"I see you are growing wiser every day, Bart," said Fox laughingly. "If you're ready to go uptown I am." Bart was ready, so the boys closed their desks and left Wall Street for the day. Next day O. & N. went to 95, and the papers began to speak about it. When it touched 106 Fox ordered the firm's holdings sold. Their broker disposed of it in small lots and Fox & Day by this deal added the sum of \$155,000 to their capital, which now amounted to over \$400,000. A few weeks previous to this coup Fox had made the acquaintance of the private secretary of Aaron Waldheim the financial member of the Waldheim Brothers. He was a young man named Harry Smith, and he took a great liking to Fox. On the day that Fox settled with his broker for the O. & N. deal, Harry Smith called on Fox and invited him to take lunch at Delmonico's. After the meal, while they sat smoking a couple of high-priced Turkish cigarettes, which was a luxury that Fox seldom indulged in, as he did not believe in either smoking or drinking, Smith said to the young broker: "I'm going to give you a pointer, but you must keep it strictly to yourself. You know Phoenix Copper, of course?"

"Sure thing," replied Fox.

"It is going around \$1.35. Well, inside of two days it will drop to a dollar at any rate."

"Will it?" said Fox with an air of interest.

"Positively. Watch it. When it reaches the dollar limit buy all you can afford of it. Inside of ten days it will boom to \$5 a share.

"Sure of that, are you?"

"I heard Mr. Waldheim and his brother arrange all the details of the matter. They will make several millions out of it, as they can do what they please with the stock." Fox thanked his new friend for the tip and told him he would certainly take advantage of it. When he got back to the office he told Bart about the pointer.

"To-morrow morning you'd better go to the Curb and sell our 10,000 shares and Miss Lane's 5,000 at the market, which is now \$1.35. When Phoenix goes down to a dollar I'll buy 5,000 for the young lady's account, and as much for ourselves as I can get. Then we'll wait till it goes up. Should it go to \$5, as Smith said it would, we shall make a big haul." Next morning Bart went on the Curb and readily sold the two batches of Phoenix at \$1.35. Miss Lane's brought

\$6,500 and their own fetched \$13,500. Fox then sent Bart up to Jere Baxter with \$300 in order to make up the sum of \$500 which they had decided to pay the old man for his stock altogether. That evening Fox called on Florence and told her that he had sold her stock. He handed her \$400 and her note for the \$100, and advised her to let him use her \$6,000 in the market to her advantage. She agreed and gave him an order to that effect. On the following day Phoenix dropped to \$1.25, and on the day after it slumped to \$1, causing a scramble among the brokers to sell.

Bart was on hand, and when it reached \$1 he began buying as quietly as he could.

He secured 30,000 shares at \$1.

Fox bought as many more among the offices of the mining brokers, 5,000 of which he reserved for Florence. Next day they picked up 10,000 more. In a day or two Phoenix jumped to \$1.50, and the brokers who had sold at less than \$1.35 began kicking themselves. From that day Phoenix continued to advance at the rate of about 50 cents a day, and the boom caused tremendous excitement on the Curb.

When it reached \$5, Fox & Day began to let their holdings go. For some of it they got as high as \$5.50. When the last share, including Florence's, had been disposed of and paid for, they had made \$265,000 on the deal, while the girl's profits counted up \$20,000.

That made the firm of Fox & Day worth close on to \$700,000. When Fox handed Florence her winnings she could hardly contain her delight.

She declared he was the best fellow in the wide world.

"I'm glad you think so, for I think you're the finest girl in the world," replied Fox.

That speech made her blush quite rosily, and as the young broker believed in striking the iron while it was hot, he followed up the matter by asking her to marry him in the near future.

It is presumed that her reply was satisfactory, for when Fox left that night she permitted him to take a couple of kisses. As a matter of form Fox asked Stanton later on for the hand of his niece, and was told he could have her.

Fox & Day continued to get new business almost every day now, for Moses Elsgood proved a great card for the firm. When Fox celebrated his twenty-first birthday by a dinner at Sherry's in a private room to which his mother, sister, Miss Lane, her uncle, Moses Elsgood, Harry Smith and Mr. and Mrs. Day, were invited, and at which Bart was master of the ceremonies, the firm was worth \$1,000,000 in good cash.

Six months later Fox married Florence Lane,

and while he was away on his honeymoon Bart secured a new suite of offices on the third floor of the Skye Building, where the sign of Fox & Day, brokers, is to be seen to this day.

Next week's issue will contain "A YOUNG MECHANIC; OR, RISING TO FAME AND FORTUNE."

TIRE WEAR TESTS

Some remarkably interesting tests have been made, says Scientific American, in order to determine the relative degree of automobile tire wear on concrete roads as well as on good macadam roads and very poor, rough macadam roads; also in order to determine how much the temperature of the air affects tire wear.

In the case of the Washington College tests, the chief object was to determine whether the saving in fuel and tire were due to good roads warrants the increased cost of such roads. Tire wear was determined by removing the tires, with the rims, from the cars, cleaning them thoroughly, deflating them and weighing them on a sensitive balance. This was done both before and after a test run. The average of the weight of rubber worn from four tires was taken. Runs of fifty to seventy-five miles proved sufficient for decisive results, except on concrete roads.

It was found that rubber cuts more rapidly when wet than when dry. It was also found that the temperature of the air has a great deal to do with tire wear. One might expect a few per cent. increase in wear, due, for example, to the rise in temperature from that of a frosty morning to a hot noonday; but the rise of about 700 per cent. is a distinct surprise.

Speed, on the other hand, does not bring about as great a difference in tire wear as temperature does. Take, for example, a spring day at 60 degrees Fahrenheit. At fifteen miles per hour the wear is about .22 pounds per tire per 1,000 miles. Increase your speed to double—thirty miles per hour—and the wear only increases to about .27 pounds per tire for every 1,000 miles.

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TURNED AWAY

— OR —

A BOY IN SEARCH OF HIS NAME

By GASTON GARNE

(A Serial Story.)

CHAPTER III.

Nameless.

The boy ate his supper almost in silence, for the housekeeper, usually garrulous, seemed moody, or had something on her mind, for she said very little, and answered only when addressed.

Having finished his supper, Clif walked to the window; parted the heavy draperies, and looked out.

A vivid flash of lightning illumed the sky for an instant, and he saw the sea white with foam, and heard the roll of the thunder, the whistling of the wind, and the roar of the surf.

"Tom was right," he mused. "There's a storm coming, sure enough. I wonder how he knows these things? I can read weather signs, but not as he can. Simple as he seems, he knows much more about some things than the best of us."

The noise of the surf grew louder, the thunder when it came was more terrifying, the wind whistled more shrilly, and the lightning was brighter and more frequent.

Clif turned from the window and left the room to go to his own study on the top floor of the great roomy house, where there were windows on three sides, and he could witness the storm to the best advantage.

As he neared the library door, which was open, he heard his father's step on the hard wood floor, and stopped to look in.

"Clifton," said the man, sternly, "come in. I want to speak to you."

Clif entered, and his father, standing on the opposite side of the great carved oaken table, brought his fist down upon it and said:

"What is this I hear? You have been acting like a bully and a braggart, and have brought shame and disgrace upon me. What explanation have you to offer? What one can you offer?"

"I must wait till I know what you have heard, father," said Clif, quietly.

"You insulted and struck the son of the most influential man in town."

"I punished the bully who was torturing a poor, silly boy who had only retailed when set upon by Harold Wintringham and his cronies."

"You struck him first and unprovoked."

"No, sir, I did not. I threw him off when he and Claude Worthington were holding Tom's head under the pump. I did strike him when he uttered insults that no gentleman would brook."

"You provoked a fight in the public streets, and must make an apology."

Clif's face turned ashen, and for an instant he felt as if his strength would fail him.

"Not satisfied with that," continued Mr. Howard, "you wilfully destroy his property, run down

his yacht, and imperil the lives of him and all his companions."

"Who has told you these lies, father?" asked Clif. "Harold Wintringham violated the rules of the road, attempted to cross my bow when I had the wind, refused to turn out when I cautioned him, and we fouled and he lost his bowsprit and jib, and had a few planks started. He deliberately attempted to run me down or throw me on the Skillet, but failed."

"Persons who saw the affair say that you fouled him purposely and without reason."

"Then they lie, and are this fellow's tools. You never knew of my telling a lie in all my life, and I will not do it now. Harold Wintringham first insulted me most grossly, and then attempted to wreck our boat and put my life in danger, and if he says otherwise he only proves himself the liar I said he was."

"You must apologize to him at once," said Mr. Howard, furiously.

"You have not heard the truth, sir, and I cannot apologize and preserve my self-respect. When you learn the truth, you cannot force me to so humiliate, so degrade myself."

"You will apologize or leave my house once and forever!" stormed the man, striking the table furiously, his face ashen with rage. "I am in debt to Wintringham; he can ruin me if he wishes, and will unless you apologize to his son. I am not nearly so rich as men believe. In fact, I shall be beggared, lose all unless you apologize."

"Better lose fortune than honor!" said Clif. "I would rather be a beggar in the streets than to disgrace myself in the eyes of every decent, self-respecting man."

"You must!" shouted Mr. Howard, in a rage.

"I will not!" said Clif, in a low, tense tone. "No, sir, I cannot apologize and be able to look any honest man in the face afterward. Do you know what Harold Wintringham called me? He said I was a nameless cur, a nobody's brat, that I was not your son. Shall I apologize to him for that?"

"You must!" fairly shrieked Mr. Howard, "or I shall be ruined. It is the only thing that can save me. You must, you shall do it," and the man seemed to have become a maniac in an instant.

"And I say I will not!" said Clif, in a clear, ringing tone, heard above all the din of the storm. "Better ruin than shame and dishonor."

At this moment the storm seemed to have burst forth in all its fury.

"You won't?" hissed Mr. Howard, his eyes aflame, his fingers twitching, and a thin foam appearing on his tightly-drawn lips.

"No!"

"Then go!" screamed the man, losing all control of himself. "I don't know how young Wintringham knew, but he spoke the truth. You are not my son; you have not one drop of my blood in your veins. You were adopted at my wife's instance. You are a foundling, a nobody. I don't know your name even. You never had one till I gave you mine. Is this your gratitude? Is this the return you make for all that I have done for you? I gave you a home, an education, brought you up as a gentleman. Is this how you repay me, you nameless ingrate? Go, and never let me see you again!"

Clif's face was pale, yet determined; there was no quiver in his voice and no tremble in his limbs as he replied in a quiet, distinct tone:

"To prove myself a fawning hypocrite would be the basest return for what you have done for me, sir," he said, "and you could not but despise me for it. You say that I am not your son, that I have no name. Then I shall find one, and when I have found it I shall never disgrace it as you wish me to disgrace the one I have borne."

"Go!" thundered Mr. Howard, stamping his foot fiercely and pointing to the door.

Clif turned and ran swiftly out, threw open the great doors of the main entrance, letting in a gust of wind and rain, and stood for a moment outlined against the dazzling glare made by the lightning.

"I have no name," he said, bitterly. "Then I must go seek one."

In another moment he was gone, into the night, the darkness and the storm.

CHAPTER IV.

An Adventure At The Skillet.

For some time after Clif had fled from the home where he had known so many pleasant hours, and of which he had so many fond memories, the boy neither knew nor cared whither he went, but sped on in the darkness and the storm, his heart steeled against the man who had sheltered him only to drive him forth because he would not trample pride and honor under foot to do a thing at which his very soul revolted.

"Turned away!" he cried in utmost bitterness when he at length paused, tired out with being buffeted by wind and rain. "Turned away because I would not make a whining, sneaking cur of myself, because I would not stoop to disgrace and shame. No name? Better to have none than to drag in the dust the one I have borne, at the bidding of a merciless, money-grubbing tyrant like Wintringham. Better anything than that!"

The wind howled and shrieked about him, the pitiless rain beat in his face, the lightning blinded him, but still he hurried on, anxious to get as far as possible from his old home where he had spent so many happy years only to be driven from it because he would not sully the name he had never disgraced by a cowardly falsehood.

Suddenly he paused, as a brighter flash than ever burst from the black sky, revealing the sea in all its anger, and showing more than that to his startled vision.

By the light of that fierce flash, which seemed to rend the very heavens, he saw a sight which made him instantly forget all his own troubles and think only of those in greater peril than himself.

When the darkness was suddenly riven by that blinding glare he saw with startling distinctness a boat fast on Skillet rocks, her sails being blown to ribbons, her mast bending before the fierce wind, the surf dashing over her stern, and two persons clinging to the deck.

The flash was an unusually brilliant one, and lasted long enough to enable him to see the two persons on the wreck, even at that distance, as well as for him to see that he was close to the point where Captain Peter lived, and to recognize the old man's cottage not far distant, there being a light in the one window that faced the bay.

"They must be saved!" he cried.

He fairly flew to the old boatman's cottage, which he reached as there came another blinding flash, which showed him the boat on the rocks once more, and the two dark figures on its deck which he could not distinguish except to be sure that they were human beings.

Knocking loudly on the door with the old iron knocker, he called in shrill tones:

"Come quick! There is a boat fast on the rocks!"

Tom Brown presently appeared, and said:

"What's the matter? What's wanted? Why, halla, Clif! Is that you?"

"Yes. Where's the old man?"

"Dunno. He ain't come home."

"Is his boat in?"

"No. They didn't fetch it back."

"Did he go out on it?"

"I dunno. What's the matter?"

"Is your boat all right?"

"Yes."

"Then get her out at once. There's a boat driven on the Skillet, and she'll go to pieces unless we can reach her. I am afraid it's Captain Peter's boat with the girl and her father in it."

"Come on," cried Clif. "Get your oilskin jacket and sou-wester. We two can sail the Polly if any one can. You'd better get a lantern. We'll want it. Leave the light in the window. It will be a guide to us."

In a few minutes the two boys were alongside the Polly, which lay in a sheltered cove among the rocks where she was perfectly safe, and no time was lost in getting up sail and starting to the rescue.

It was a perilous undertaking to go out on the bay in such a storm, but Tom Brown knew his boat, knew every channel, every rock, every shoal, and every eddy in the bay, and if he could not make the Skillet in safety no one could.

The one sail of the Polly was closely reefed, and while Tom handled the tiller, Clif held the sheet and watched his companion's every movement, trusting to signs rather than words in his management of the sail.

There was very little rain now, but the wind blew a gale, the thunder and lightning were incessant, and the roar of the surf could be heard for miles.

Both boys sat as low as they could in order not to afford any more surface than possible for the wind, and although the Polly heeled over until her gunwale was almost under water, she sailed straight on her course, and obeyed her helm like the trusty craft she was.

Tom had her well ballasted with stone under her flooring, her forward deck was tight, and did not let in a drop of water, and although the spray frequently dashed in the boys' faces, the little boat was more dry and comfortable than one would have thought.

Clif knew that Captain Peter's boat, which he now readily recognized, was well built, and able to stand considerable pounding, and from his knowledge of the Skillet, and the glimpses he had got of the boat as he drove on, he was satisfied that she was held in a sort of cradle of rock, and that she could not be driven off it, nor could she go to pieces for an hour at least, even if the storm redoubled its violence. The wind being against them, they were obliged to tack frequent-

ly, but Clif could always tell when they had gone far enough in one direction, and would ease up the sheet and look after the sprit at the very moment that Tom was ready to shift his tiller.

Sometimes the lightning guided him, sometimes the sound of the waves, sometimes the wind, and sometimes a gesture from Tom, but he was always ready, and did his perilous duty bravely.

It was best to go well past the reefs at first, so as to run in on their lee, and so work around to the point where the boat was held by the rocks, but Clif knew that Tom understood this as well as he did, and so he wasted no time in trying to give directions.

At last they passed to the weather of the Skillet, and by the glare of the lightning could see the boat still fast, her sails gone, but her mast still standing, and the two imperiled castaways, whom Clif now easily recognized as Ada and her father, clinging to this as they crouched on the deck.

"Hold out a little longer!" the boy shouted, knowing that the wind would carry the sound of his voice to them. "We'll get you as soon as we can."

They kept on, and presently went about, running with a reefed sail and a free wind toward the sheltered side of the reefs, Tom minding his helm with the utmost care, and Clif holding the sheet line so as to be ready to let go at a moment's warning.

It was raining again, and the lightning was less frequent, but there was still considerable wind, and the waves ran high; so that there was great danger of their being swamped as they ran in toward the rocks.

At length Tom gave a quick twist to the tiller, and sent the Polly under the lee of a great round rock on the edge of the Skillet. Clif let go his sheet, loosed the halliards, and gathered in the sail as they glided into a quiet cove where they could feel nothing of the storm, though they heard it all.

"Good!" said Clif. "So far we are all right. Give me the lantern, Tom. Do you know where they are? Can you work her around to their lee now?"

"Yes," said Tom. "Pass that sheet once or twice around the sail so's to hold it an' I'll work her in with an oar. Hold the light close to the gunnel when I tell you."

In a few moments Tom was working the Polly through a narrow channel between the rocks, Clif holding the light low so as to guide him.

Before long they saw the wrecked boat again, and were able to work their way to within a few feet of her bow.

"Where's Captain Peter?" called Clif, going forward, with the lantern swung over one shoulder.

"He was not with us," answered Ada. "We went out alone, went farther than we thought, and on trying to get home ran on these rocks. The tide was too strong for us."

"Come as far forward as you can and jump," shouted Clif, I'm afraid we can't get any nearer, for fear of bumping on the rocks and starting a plank."

"Yes, we can, Clif," said Tom, using his oar deftly, and sending the Polly forward. But as he did so there was a sudden jar, and Clif heard an ominous sound which told him that they had

grazed a hidden rock, and had perhaps sprung a leak.

They were near enough to the wreck now. Clif sprang aboard, took Ada in his arms, and leaped back to the Polly.

Tom Brown assisted Mr. Kidder to reach the yawl, and the father and daughter sat on the midship thwart, while Tom at the tiller and Clif at the sheet, warped the Polly free of the wreck, past the worst of the rocks, and then set out to sea.

It began to rain heavily now, and Clif put his oilskin coat about Ada, more to keep her warm than to protect her from the rain, as she was already nearly drenched with the spray.

They beat their way well clear of the Skillet, and then went about and stood in toward shore, the light in the old man's cottage shining like a star amid the darkness.

Then all at once there came such a tremendous downpour of rain that all things were blotted out in an instant, and they drove on blindly until of a sudden they beheld a vessel's lights, and saw her great hull bearing down upon them, threatening to cut them in two and sink them.

"Ahoy, there!" cried Clif, springing on the forward deck and swinging his lantern vigorously. "Ahoy, there! throw us a line!"

Tom put his tiller hard down at the same moment and swung to one side, but the schooner, as she appeared to be in that uncertain light, bore down upon them, scraped the Polly's side with her cutwater, and would have swamped them had not Tom pushed astern.

They might sink, as it was, and Clif, seizing the forechannel with one hand, and holding onto the Polly's mast with the other, cried out in shrill tones:

"Ahoy, there! Help us aboard before we sink. Lively, there, mates!"

"Aye, aye!" rang out a voice from the deck, and then a line was thrown to Tom, and some one, leaning far over the rail and reaching down, grasped Clif under the armpits.

"Hold on a moment," the boy cried. "Be sure you get the gentleman and his daughter first. Tom Brown and I can get on board all right. We're used to it."

Two lines were lowered and Tom made loops in the ends, passed them under the arms of Ada and her father, and then called to those on deck to haul away.

In a few moments they were on deck, and then Tom and Clif scrambled up, leaving the Polly to go adrift or sink as the case might be.

"I'm sorry for the old Polly," said Tom. "I've had a lot o' fun in her, and I built her and rigged her myself. It's like losin' some one you cared a lot about, ain't it?"

"Yes," said Clif. "But it is better to lose her than to lose your life."

"Is it?" said Tom. "I never lost my life, so I don't know."

The sailors standing around laughed, and one of them, a rough-looking, heavily-bearded man, said with a hoarse chuckle:

"H'm! that feller ain't more'n half-fitted out as fur as brains go, is he?"

(To be continued.)

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ITEMS OF INTEREST

BOY'S KITE, TANGLED IN WIRES, CAUSES FIRE AND DAKENS TOWN

A boy's kite entangled among high tension wires caused a short circuit at the Tamaqua plant of the Pennsylvania Power and Light Company at Lansford, Pa., recently, blowing out an oil switch and setting the entire plant ablaze.

The station was destroyed, and Tamaqua for 24 hours was without power and industries and newspaper plants were forced to close down. No estimate of the loss was obtainable.

FLOOD RAZES AN AUSTRIAN TOWN; SZECHENYI SHELTERS REFUGEES

Virtually the entire town of Wajaska, in the province of Voyvodina, has been swept away by floods from the swollen Danube River, which have left only ten of 300 houses standing.

Among the structures which resisted the flood is the palace of Count Szechenyi, in which all the homeless inhabitants of the town have found refuge. About 100,000 acres of cultivated land have been flooded.

HOTELS FULL, LAST TRAIN GONE, POLICE GIVE HIM BED IN JAIL

"I want to hire a room for the night."

Lieutenant John E. Sullivan of the White Plains, N. Y., police looked up to find Werner Saenger, a salesman for the Newport Clothing Company of 112 Bleecker Street, New York City, in front of his desk.

"What?" asked Lieutenant Sullivan.

"There are no rooms to be had at any of the hotels or boarding houses and the last trains have gone. May I engage a bed for the night? I will pay for it," Saenger explained.

The police confirmed Saenger's statement and provided him with the best bed in the city jail. Next morning Saenger wished to pay for his lodging, but was assured that he had been the honor guest of the city for the night.

RADIOS A SCENARIO ACROSS THE ATLANTIC

A young man walked into a telegraph office in the Strand the other day and sent a wireless mes-

sage to America, for which the charge was nearly \$2,500. The sender was Carl Laemmle, Jr., seventeen-year-old son of the American film producer, who is recuperating there after an operation for appendicitis. Young Carl's message consisted of the first screen story ever sent by wireless across the Atlantic.

"The story was one of a series called 'The Collegians,' which I have been writing and having produced for some time," young Laemmle told a reporter. "I had intended to mail it to California, where it was due this week, but my father's illness kept me busy with other work. As I knew delay in the arrival of the story would hold up the cast, which was waiting for it in California, I sent it by wireless."

LAUGHS

Judge—Your name? Prisoner—Smith, Your Honor. Judge—What's your occupation? Prisoner—Locksmith. Judge—Lock Smith up.

Teacher—Newton discovered the law of gravity by an apple falling from a tree upon his head. Johnny (a reluctant pupil)—Yes'm; if he'd been in school he'd never have discovered anything at all.

Judge: What's the charge? Officer: This man was caught stealing eight bottles of beer. Judge: Discharged. You can't make a case out of eight bottles.

Two girls unfamiliar with baseball were watching the local nine play a visiting team. "Isn't that fine?" remarked one girl. "We have a man on every base." "Why, that's nothing," said the other, "so have they."

Farmer Tossell—You used the word "donkey" several times in the last few minutes. Am I to understand you mean anything of a personal nature? Farmer Corner—Of course not. There are lots of donkeys in the world beside you.

"Now, my boy," said the village blacksmith, "you are going to make your satrt in life. When I have a horse's hoof in my lap, a fly buzzing around may cause the animal to lash out and cause serious damage." "Yes, sir." "So while I shoe the horses, you shoo the flies."

The teacher was giving the class a lecture on "gravity." "Now, children," she said, "it is the law of gravity that keeps on this earth." "But, please, teacher," inquired one small child, "how did we stick on before the law of gravity was passed?"

An old man was leading two lively calves out to early pasture in the morning. When he came to the field he tied one of the calves to one of his boot straps and the other to the opposite boot strap while he opened the rickety gate. The calves ran away. When he was picked up his wife asked him: "Didn't you know any better than to do a foolish trick like that?" "Yes," he answered, "I hadn't been dragged four rods before I saw my mistake."

A PLOT FOR A FORTUNE

A humble country cottage set far back from the road, and a girl of eighteen standing by the door, an open letter in her hand.

"MISS IDELIA GRAY:—It is my sorrowful duty to announce to you the death of your grandfather, which brings his annuity to you to an end.

"However, I have an offer to make you, and, as the family lawyer, I think it is the best thing you can do to accept it. Your father's cousin, James Gray, having lost his own daughter, offers you a home with him. You are to bring the family jewels with you, if they are still in your possession, and I suppose they are; also, all other proofs of your identity as Idelia Gray. Respectfully,

"WILLIAM DALTON."

Idelia Gray out over the green meadow that lay in the distance, then her eyes came back to the cultivated grounds around the cottage, then they rested on a bustling woman, busy weeding the garden.

"I am not wanted here, since she took poor auntie's place," she thought, wearily; "I will accept my cousin's offer."

The very day Idelia Gray received the letter, two men sat talking in Lawyer Dalton's private room, one the lawyer himself, the other James Gray.

"Yes," James Gray said, "Mildred is willing, but do you think we can manage it?"

"Yes, there is no difficulty. I will lay the plan before you in plain words.

"Your uncle, Ezra Gray; one of the wealthiest men in the city, had a son who married without consulting him a pretty, penniless country girl, and when he told his father of his marriage he was disinherited. Is that right so far?"

James Gray nodded.

"Go," the father said, "and never enter these doors again; but wait——" as the young man was turning away.

"He left the room, and in a few minutes came back, an iron-bound box in his hand.

"These are your mother's jewels," he said; "she left them to your wife, if ever you married. Take them, but a penny of mine you will never receive."

"Without a word the young man took the box and left his father's house forever—yes, forever—for he was killed in a railway accident the next day.

"His dead body was found; beside it the iron-bound box lying by his side. The officials recognized him, and he was buried at his father's expense.

"He sent the jewels to his son's wife, however, but showed no wish to hear either of her or from her.

"When five years had passed away, she wrote to him to tell him she was dying.

"Will you do nothing for your grandchild?" she said in her letter; "I am leaving her to the care of my sister, and she can hardly support her own."

"He wrote back that he would allow his son's daughter so much a year, but that he wished to hear nothing.

"Well, time passed on, Ezra Gray grew old, he felt death near, and a longing to see his grandchild came over him.

"I will send for her, Dalton," he said, "and make her my heiress. You write for her and tell her to bring the family jewels with her. She is no Gray if she has parted with them; if she has, let her stay where she is."

"Well, my dear James, at that instant the plot I intended to carry out was formed in my mind.

"Ezra Gray is dying; that is one thing certain; he cannot live more than a year. Well, he told me to write for his grandchild, and I obeyed him; she will be here next Wednesday, and I am to meet her at the depot, which I will do. Do you understand, James?"

"No, I cannot say I do."

"Well, her grandfather does not expect her till Thursday, and on Wednesday she comes here, to stay here, James."

"Ah! To stay here?"

"I wrote her that her grandfather was dead, but that you, having lost a daughter of your own, offered her a home with you. She comes here on Wednesday, then Mildred takes the box of jewels, for Idelia will give them to you for safekeeping, and goes as far as Southampton, returning here on Thursday."

Time passed quickly, and Wednesday came, bringing Idelia Gray to her cousin's, and with her the treasured jewels; and as Lawyer Dalton had surmised, she gave them to James Gray for safekeeping.

That evening he gave them to Lawyer Dalton, who received them with a smile.

"I will go to meet Miss Idelia Gray, and bring her to her grandfather's tomorrow."

Next day Ezra sat in his library talking to a dark, handsome youth, who stood at the window.

Suddenly a carriage drove up, and Lawler Dalton alighted, and handed out a tall, slim girl, robed in black.

Another moment and they were in the room, the young lady leaning on the lawyer's arm.

"Allow me to introduce your granddaughter to you, Miss Idelia Gray—Miss Gray, your father's father."

Both bowed together. Then the old man opened his arms.

"Will you love me a little, Idelia?" he said, "and forgive the wrong I did your father?"

He only answer was to clasp her arms around his neck.

When she had returned to her own room, Lawyer Dalton laid the box of jewels on the table, and Ezra Gray looked at them.

When she went down to tea, her grandfather looked at her with a pleased surprise.

"She will be my heiress," he repeated to himself, "and she will marry Gordon."

The soft September sunlight stole in through the half-closed Venetian blinds, and rested on the false Idelia Gray, as she leaned listlessly against the sill.

She had been four months at the home of Ezra Gray, but somehow his liking for her had not strengthened with time.

"She is like the Grays," he said to Gordon, "but she is not like George in any way. You have heard me speak of my nephew, James Gray, have you not?"

"Yes; the one who robbed you."

"Yes. Think, I treated him as a son. His ingratitude was most great."

"Do you like Idelia, Gordon?"

The young man looked up quickly. "Yes, I like her well enough."

"Well enough," his guardian repeated, testily.

"Do you think you would—or could, rather—love her well enough to marry her?"

The young man looked embarrassed.

"Yes, marry her," Ezra continued, "for she must be my heiress."

Gordon raised his head haughtily.

"That would not influence me, sir, in the least."

"Very good, young man—very good, but think; I have let you grow up without any means of earning a livelihood; would it not be very unpleasant to be thrown on your own resources?"

"I will remedy that as soon as possible."

The old man was silent for a moment; then he said again:

"Gordon, is there—I mean, have you ever met another woman you could love—whom you do love?"

"When I was in Boston a few weeks ago, I saw a young lady in the art gallery. I made the young lady's acquaintance, and I learned to love her. She was the daughter of your nephew, James Gray; her name Idelia Gray, as well."

"And her father, did he know—"

"He knew nothing save that I was Mr. Gordon Douglas."

One day as Idelia stood by the window a gentleman passed; as he did so he raised his hat with an air of mock politeness.

As Idelia's eyes rested on him, a deathly pallor overspread her face, that deepened to an ashen whiteness as he ran lightly up the steps and rang the bell.

She heard him ask for Miss Gray, the next moment he was before her, a look on his dark, handsome face that made her shudder.

"I—I thought you dead," she gasped.

"We will not quarrel, Miss Gray," he said. "You say you believed me dead. I am dead, or rather, I never existed—"

"The sequel?" she said.

"How well you know there is a sequel. I am as if I never existed, but I must be well paid for it."

A few moments' conversation, and the stranger arose to go.

As Idelia laid her hand in his he slipped a note into it, or rather a scrap of paper.

One glance told her its contents.

"Meet me tomorrow evening in the grove, and bring me a hundred dollars."

When the twilight shadows were falling she stole out of the house to meet him.

"So you took my advice and came. Wise woman you are, Miss Gray; no two ways about that."

"I brought this—this!"

The next moment there was a sharp, quick report, a man's cry of agony, and Carl Dantz fell bleeding at her feet.

She reached her own room unobserved, and when she joined Gordon and her grandfather in the parlor, half an hour later, her fair face was as calmly fair as usual.

Gordon Douglas went to see the girl he had learned to love, and to his surprise found she was gone, no one knew whither.

Two years passed on; the false Idelia Gray reigned still the future heiress of Ezra Gray, the beauty and belle of society.

One evening Idelia showed him a paper, and there he read:

"Married.—Idelia Gray, only daughter of James Gray, to Wilburt Edmunds."

"I think that must be my cousin," he said.

Ezra Gray smiled grimly.

"He will marry Idelia now!" he said to himself; "my wealth will go to my grandchild, and to him as well. I have every reason to be content, but somehow I believed I would love George's daughter better than I do."

Ezra Gray was right. Two months later Idelia came to him, and held out her hand to show a ring on her finger.

"I have promised to marry Gordon, grandpapa; are you pleased?"

"More pleased than I could tell you, Idelia," he answered.

The church was crowded when the bridal party arrived, and stood before the minister.

"If anyone knows of a just cause why these two people should not be joined in the holy bonds of matrimony, let him speak now, or hereafter hold his peace."

"I forbid the marriage!" said a bold voice; a voice that caused the bride to turn white as her bridal robes.

"On what grounds?" the clergyman asked.

"The first, though not principal one, that she is not Idelia Gray, the granddaughter of Ezra Gray, but Mildred, daughter of James Gray; the other reason being that she is already a wife—I am her husband!"

A wild shriek rang through the church; Idelia had fallen senseless at their feet.

They carried the false Idelia in where a slim, girlish form stood awaiting them.

The next moment George's daughter, the girl with George's eyes and sunny hair, was folded in her grandfather's arms, while Gordon stood by, every vestige of color fled from his face.

She turned to him then, in her sweet, grave way, and held out her hand.

"Idelia, are you married?" he said, quickly.

She looked at him in surprise, but she answered gently: "No."

When Mildred opened her eyes she knew her plot was ended, all was known; but she did not plead for mercy, but mercy was shown, at Idelia's request.

"Go," Ezra said, "never let me see your face again. I am an old man, I wish peace in the last of my days, but in two days I will put detectives on the track of you, your father and Lawyer Dalton, and if you are found in the country, the consequences be on your own heads."

Neither of them was found when the day came, nor was Carl Dantz seen afterward, and when wedding bells rang again for Gordon Douglas and Idelia Gray, it was the true Idelia; and there was no interruption.

"You know Jones, who was reputed so rich? Well, he died the other day, and the only thing he left was an old Dutch clock." "Well, there's one good thing about it; it won't be much trouble to wind up his estate."

CURRENT NEWS

NAMED FROM SAINT'S DAY

On the 10th of April, 1534, Jacques Cartier sailed from France with two small ships and 122 men to found a colony in North America. In May he arrived in Newfoundland. Cartier entered the Newfoundland waters on the fete day of St. Lawrence, and called the gulf St. Lawrence in honor of the patron saint of that day.

MOONLIGHT HELPS GERMS

Growth of bacteria can be speeded up by the light supplied by the moon, according to T. F. Morrison, graduate student at Princeton University, who has discovered this fact through experiments on the kind of micro-organisms that cause dead fish to shine in the dark. This work appears to confirm results obtained previously by E. G. Bryant in South Africa, who found that fish exposed to moonlight spoiled more quickly than those kept in the dark.

LANGUAGE OF SEALING WAX

Years ago, perhaps 25, the language of sealing wax was quite a fad in fashionable circles. White was a proposal of marriage, black a message of death, violet signified sympathy or condolence, chocolate was used in invitations to dinner, vermillion for business communications, while ruby—suggestive, perhaps of the bleeding heart—was used on love letters; green signified hope, while brown told of melancholy, blue constancy and yellow jealousy. Pink was the color used by the school girl in sending letters to other girls, while the mature woman used gray on letters of friendship.

TEN SUGGESTIONS FOR SUCCESS SET DOWN BY HELEN WILLS

Miss Helen-Wills listed the following ten hints to young players issued recently by the Associated Press:

First—Get plenty of practice.

Second—Choose a variety of opponents.

Third—Get fun out of your playing.

Fourth—Have good equipment. This means a good racquet, well-strung, good balls, a decent court and comfortable clothes.

Fifth—Watch good players and tournament matches, not to copy, but to absorb unconsciously the rhythm of the game.

Sixth—Play with players better than yourself.

Seventh—Develop your footwork on the court.

Eighth—Don't "fool" on the court, concentrate on doing your best.

Ninth—Relax completely before and after games.

Tenth (and most important)—Never give up.

AUTOMATIC "MOVIE" MACHINE ENTERTAINS SESQUI VISITORS

The activities of virtually all of the various departments in the Government Building at the Sesqui-Centennial International Exposition, in Philadelphia, are demonstrated to the visitors at the Exposition by means of a new daylight motion picture machine which operates without the aid of an operator.

The new projector, which is small, light and compact, can be placed on a table or carried from place to place and flashes a reel on a glass screen which is equally visible in broad daylight as well as at night. Many of the exhibitors at the Exposition are also using the projector, which is known as the Capitol Self-Operating Projector, and the complete steps in the manufacture of world famous products are vividly made known to the visitors.

MILLIONAIRE TO TAKE ELEPHANT, TIGERS, LEOPARDS AND PYTHON TO MICHIGAN FARM

Leaving New York for Chicago recently, George F. Getz took with him besides his handbag, an elephant, two tigers, two leopards, a panther, an occlot and a python snake thirty feet long.

He sent a telegram to his housekeeper on the farm near Holland, Mich., so everything would be ready when he arrived.

Mr. Getz was once a small boy. Now he is sixty years old, a self-made millionaire and he has retired. Having a zoo all his own is Mr. Getz's hobby.

One afternoon back in 1919, Mr. Getz was sitting on the porch of a hotel in Egypt, fanning himself. His servant, out of a clear sky, and for no reason at all, inquired if his master would like a parrot. Mr. Getz, who has never thought seriously about parrots before, thought he would.

The servant went to the shops, and, not finding a parrot, bought a monkey.

And this started Mr. Getz's hobby—a hobby which now amounts to a menagerie of some 200 animals, including monkeys, bears, leopards, camels, panthers, ant eaters, alligators, snakes, babboons—and parrots. He keeps them on what he calls his "farm" out in Michigan. The "farm" is really one of the most magnificent country places of the Middle West.

At his room in the Waldorf-Astoria Mr. Getz said he had come to New York to see about the shipment of animals he had picked up the last time he was in Singapore. The elephant was the main thing—he didn't have an elephant, and the elephants you get over here are not as good as the ones caught and bought fresh in Singapore. And then the snake—oh, he was a beauty.

Mr. Getz, a kindly, healthy man, with iron-gray hair, a red face and a broad smile, removed his silver-trimmed spectacles and tried to tell about his hobby.

"Well," he said, "first of all, I love animals. And I love to entertain people. My zoo isn't just for myself. Of course I play around with the animals all the time, but anybody can come to see them that wants to. Last July 5 I had 8,000 people on the grounds. Every Sunday I have from 1,500 to 3,000. They don't have to pay anything, of course. Besides the zoo, I've got lots of greenhouses and tennis courts, and I have eight guest houses on the farm for special friends. I'm having 100 over for a week-end next week."

BRIEF BUT POINTED

A \$20,000,000 MAP

A map has been made of England containing more than 108,000 sheets, which cost more than \$1,000,000 a year for twenty years, to prepare.

RAILROAD BUSES

Britain is following the American example of running busses on branch railroad lines where full trains are not profitable. The Northeastern Railway Company is now furnishing a railed motor service from York, England, to several small stations along its lines.

NEW FACES FOR CRIMINALS

Through the clever capture in Vermont of a burglar who had his facial appearance altered by surgery, attention was called recently to the increasing use of plastic surgery by criminals seeking to escape identification. On the prisoner was found a receipt for \$450 paid to a New York surgeon for changing the contours of his ears, chin and nose. He had dyed his hair, too.

EQUAL OF TWELVE EGGS IN SIX
"LAYINGS"

Byron Southwell, manager of the Agricultural and Mechanical Hatchery, has a hen that, in six "layings" produces the equivalent of one dozen eggs.

Each egg contains two yolks, and measures 7 1-2 to 7 3-4 inches in oval circumference. Southwell is endeavoring to evolve a breed of fowl that will produce similar eggs.

SUB-ICE TEMPERATURES

In all bodies of water that annually, or even occasionally, are ice-covered over any considerable portion of their extent, the temperature, from the greatest depth to within a few hundred metres of the surface is practically constant, and is that of maximum density.

In the case of fresh water lakes, such as the Great Lakes, this temperature is 4 degrees Centigrade. The temperature at the bottom of the oceans, so far as has been measured, is about 1 degree Centigrade, varying one or two degrees above or below this value from place to place.

ABOUT THUGS

Once upon a time there was a large and highly organized community in India who lived by assassination and robbery. They were educated to it from their infancy; they followed it as a profession, and it was also their religion. They were called Thugs. Their method was to disguise themselves as pilgrims or travelers or merchants and to join with parties of pilgrims, travelers and merchants moving about India. They got into the confidence of their victims, found out what they had on them, and in due time—after weeks or months of acquaintance—they killed them by giving them poisoned foods, sweetmeats for choice.

At last things got so bad that the Government of India had to interfere. Like all governments, it created a department—the Department of Thuggee—to deal with the situation. Unlike most departments, this department worked well, and

after many years of tracking down and hanging up the actual murderers, and imprisoning their spies and confederates, it put an end to the whole

DIAMONDS FROM ONLY MINE IN U. S.
SHOWN AT SESQUI

Diamonds from the only diamond mine in the United States are one of the features of the Arkansas exhibit at the Sesqui-Centennial International Exposition, now being held in Philadelphia. The display of the gems includes all classes of the stones, both in the rough and expertly cut. Arkansas contains the only diamond mine in the country.

Other products from the State on view at the exhibit include agricultural products and manufactured articles. J. G. Cone, of Little Rock, a member of the Arkansas Department of Agriculture, superintended the installation of the exhibit.

MARRY YOUNG

Bachelors between twenty-five and thirty-five years of age die on an average of four years sooner than married men, and run three times the risk of becoming insane.

This was the outstanding statement made by Professor G. M. Robertson, President of the Roay College of Physicians of Edinburgh, England, in his lecture before members of the Royal Medico-Psychological Association here. Professor Robertson explained this by saying:

"There has been a process of selection among the married, who may be regarded as a picked lot. Both the husband and wife have at least selected one another from all others apparently for very good reasons. A cynic has said that the lives of married men are not really longer than those of the single, but they only seem longer. From my statistics it would appear that married men score off the bachelors in both senses.

BOY SCOUT KNIVES IMPROVED WITH
CAN-OPENER BLADES

A pocket knife is something every boy wants—and what nearly every boy has. The Boy Scout who does not have a pocket knife is a rare individual, and the membership of the Scouts is now around the two-thirds of a million marks. Many thousands of boys, who are not yet scouts, also possess, or have a keen desire to be the owner of an official Scout Knife.

Remington Arms Co. has just made an improvement on two official Boy Scout knives that we believe will be relished by Young America, for these knives are now equipped with real can-opener blades. These blades are of two piece construction, made from the best grade of crucible tool steel. The cutting blades are specially hardened and tempered for the service for which they are intended and to hold strong, durable, keen-cutting edges. The cutter is correctly shaped and curved, tapering to a sharp point so that it easily engages in the tin and insures good leverage for rapid, easy, safe, clean cutting. The end of the lug on the leverage bar is notched to prevent any possible chance of the blade slipping. business of Thuggee.

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No. 3. HOW TO FLIRT.—The arts and wiles of flirtation are fully explained by this little book. Besides the various methods of handkerchief, fan, glove, parasol, window and hat flirtation, it contains a full list of the language and sentiment of flowers.

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